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REPORTS RECEIVED by the Social Security Board from cooperating Federal and State agencies indicate that decreased employment opportunities and increasing expenditures for public assistance were reflected in data on operations during February under nearly all programs for which information is compiled by the Board. It is impossible to determine precisely the extent to which changes during the month may be attributed to seasonal and administrative factors, or to the fact that February contains fewer working days than January. Nevertheless, even after allowance for such factors, the data suggest that conditions generally were less favorable in February than in January.

TOTAL PAYMENTS for public assistance and earnings of persons employed under Federal work programs increased 1.3 percent in February to \$274.0 million. The February total was the largest reported for any month since August 1939 but was substantially less than the total for February 1939. Increases from January were reported for all but two programs. Payments to recipients of old-age assistance, aid to dependent children, and aid to the blind, which increased 1 percent, amounted to \$51.2 million or 18.7 percent of the total for all types of assistance and earnings under Federal work programs.

Earnings of persons employed on projects operated by the Work Projects Administration amounted to \$111.3 million, nearly 5 percent above the total for January. The largest relative increase, amounting to 15.9 percent, was reported for subsistence payments certified by the Farm Security Administration. These payments, however, amounted to only \$2.3 million in February or less than 1 percent of the total. Relatively smaller increases were reported for earnings of persons employed under the student and out-of-school work programs of the National Youth Administration, earnings of persons enrolled in the

Civilian Conservation Corps, and earnings under WPA-financed projects operated by other Federal agencies.

Smaller amounts were expended for payments to general relief cases and for earnings of persons employed on other Federal work and construction projects. Expenditures for general relief declined 2.6 percent to \$41.5 million; earnings on other Federal work and construction projects, 5.8 percent to \$35.2 million.

Increases were also reported for February in the numbers of recipients of public assistance and persons employed under Federal work programs. It was estimated that nearly 6.5 million different households were aided during the month under one or more of the several programs for which data are compiled by the Social Security Board. These households comprised approximately 18.7 million individuals, nearly 1.6 percent more than the total estimated for January.

UNEMPLOYMENT BENEFITS in February were paid to at least 1.1 million workers and amounted to \$44.3 million, 8.1 percent above the total for January and the largest total reported for any month since August 1939. Increases were reported for more than three-fourths of the States. More than a third of the States reported increases of 30 percent or more. February payments represented compensation to a weekly average of 985,000 individuals for a total of 4.3 million weeks of unemployment, of which almost 4 million or 92 percent were weeks of total unemployment.

Public employment offices reported a total of 203,300 placements during February, a decline of 8 percent from the total for January. Private placements, which accounted for nearly 91 percent of the total for February, declined somewhat less sharply, and if allowance is made for the smaller number of working days in February it appears that approximately the same rate of private place-

ments was maintained as in January. Less than 1.3 million applications for employment were received in February, a decrease of approximately 19 percent from the total in January. The smaller volume of applications, together with removals from the files of names of registrants who have failed to indicate their availability for work, resulted in a reduction in the size of the active file to 5.9 million, nearly 1.2 million less than the number at the close of February 1939.

FURTHER PROGRESS was made during February in the development and improvement of the administrative organization for old-age and survivors insurance. Continued extension of field facilities to render more direct and effective service to claimants and others affected by the program resulted in the establishment of 11 additional field offices during the month. At the end of February, 458 such offices were in operation. The plan for obtaining proof-of-death forms direct from local registrars of vital statistics was extended. Special agents had been appointed in 47 of the 54 reporting jurisdictions, and proofs had been received from 42 States and the cities of Baltimore and New Orleans. The actual processing of these forms and their use in claims development and benefit adjustment was started during the month.

Continued efforts to identify wage items reported under the old-age and survivors insurance program which have not been credited to individual employee accounts have resulted in further reduction in both the number and the amount of such items still in suspense. By the end of February, all but \$390.6 million or about 0.7 percent of the employee earnings reported for 1937 and 1938 had been identified and credited to proper individual accounts. The average value of items in suspense had been reduced to \$57.86.

USE OF OFFICIAL lists of recipients of old-age assistance for improper purposes in connection with a State primary election in Illinois was reported to the Social Security Board early in April. After immediate consideration of the charge by the Board, Oscar M. Powell, Executive Director, addressed a telegram to A. L. Bowen, Director of the Illinois State Department of Public Welfare, referring to the charge and requesting that action be taken to prevent further misuse of lists of recipients. "The use of these lists for partisan

political purposes is indefensible," the telegram to Mr. Bowen declared. "Public-assistance lists, records and information should be used only for purposes directly connected with the proper administration of the State old-age assistance program in order that needy old people may not be made the victims of exploitation or partisan political activities." Mr. Powell indicated that the Board had been advised that the official involved performs a merely clerical function of preparing and mailing out checks, and that his misuse of the lists was without the knowledge or consent of the State Department of Public Welfare. "Nevertheless," he declared, "it is essential that the State of Illinois take action to prevent political activity which impairs the proper and efficient operation of the Federal-State program of old-age assistance in Illinois."

THE SUBCOMMITTEE of the Senate Committee on Education and Labor began public hearings in March on a measure to provide a program for the construction of hospitals in needy areas of the country not now having them, as recommended in President Roosevelt's message of January 30. It was announced that among the individuals who were scheduled to present testimony in the first hearings were representatives of the American Medical Association, the Committee of Physicians for the Improvement of Medical Care, the National Tuberculosis Association, the American Hospital Association, the American Protestant Hospital Association, the Catholic Hospital Association, and the National Catholic Welfare Conference.

OFFICIALS of the Social Security Board and of a large number of State and local social security agencies participated in the Thirteenth Annual National Conference of the American Association for Social Security in New York City during the last week in March. Among the officials of the Social Security Board in attendance were Arthur J. Altmeyer, Chairman, who addressed the Conference on future developments in social security in the United States; and John J. Corson, Director of the Bureau of Old-Age and Survivors Insurance, who described studies of possible methods for extending coverage under the old-age and survivors insurance program to agricultural labor and domestic service in private homes.

THE EFFECTS OF RELATING WEEKLY BENEFIT AMOUNTS TO ANNUAL EARNINGS

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What is the effect on the amounts workers receive when unemployment benefits are computed on the basis of an individual's annual earnings rather than his earnings in a specified quarter of the base period? This article summarizes the results of experience and analyses in several States which have adopted or studied annual-earnings plans, and considers, in particular, the effects of such a plan on the benefits paid to workers who have had low wages or irregular employment.

MOST STATE unemployment compensation laws have expressed the general principle that the weekly amount of unemployment benefits should be related to the weekly wage loss resulting from unemployment. On this basis, the wage loss for a week of total unemployment is measured against the full-time weekly wage or the earnings which would have been received had the worker been fully employed throughout the week. As State systems were established, efforts were made to obtain from all subject employers individual wage reports setting forth the worker's full-time weekly wage. Administrative considerations, however, soon led to the use of an approximation of the full-time weekly wage. This result was accomplished by selecting the calendar quarter of highest earnings in the period used as a basis for determining wage credits and dividing such earnings by thirteen. Subsequently, many States adopted fractions higher than one-thirteenth on the principle that many workers are not employed fully and continuously and that even the highest quarterly earnings, therefore, do not always represent full employment.

During the past year, it has been seriously proposed in many States that the weekly benefit amount be based on annual earnings, chiefly as a means of simplifying the computation of benefits. Under this method, the worker's weekly benefit amount is usually calculated either as a flat percentage of his annual earnings, regardless of that amount, or as a series of percentages that vary inversely with the amount of such earnings. In either case, annual-earnings brackets and corresponding weekly benefit amounts are usually specified.

*Bureau of Employment Security, Research and Statistics Division. The discussion of the annual-earnings plans incorporated in State laws is based upon an analysis prepared by Mrs. Enid Francis.

Four States—Maine, North Carolina, South Dakota, and West Virginia—incorporated annual-earnings plans in their laws in 1939. Several other States have made studies comparing weekly benefit amounts based on proposed annual-earnings plans and on quarterly earnings plans by applying both formulas to the earnings of a sample of claimants. The resulting substantial body of data makes possible comparative analyses of the effect of the annual-earnings formula on the weekly benefit amounts of all claimants and of claimants in different earnings classes.

A number of conclusions stand out in the analyses of the actual benefit-paying experience in States which adopted an annual-earnings plan as well as in the State studies of the potential effects of such a change upon a sample of claimants: (1) there is so much irregular employment in the groups studied that annual earnings in general are not proportionately related to quarterly earnings; (2) for a large number of individuals there is considerable variation between weekly benefit amounts determined from annual earnings and those determined from highest-quarter earnings; (3) the annual-earnings plan yields rates which bear little relationship to the weekly wage loss of a totally unemployed worker; (4) the lowering of benefit amounts under the annual-earnings plan is greatest in the low-earnings groups, where irregular employment is most prevalent; (5) in general the effect of the proposed annual-earnings plans and those now in operation is to lower weekly benefit amounts noticeably; and (6) when the percentages of annual earnings are increased or when they are graded to equalize the effect for various earnings groups, the resulting benefit rates for a considerable number of claimants with steady employment may exceed their weekly earnings.

State Studies of Annual-Earnings Plans

Six representative State studies have been selected for present analysis.¹ The samples on which these studies were based are not equally representative of the universes from which they were drawn, mainly because of variations in size and composition (table 1). The annual-earnings plans studied also varied somewhat from State to State, as did the high-quarter earnings formulas used for purposes of comparison. Nevertheless, all the studies lead to similar conclusions.

A high incidence of irregular employment is reflected in several of the studies. The Alabama report indicates that annual earnings for the sample group of claimants averaged only 2.7 times the earnings in the highest quarter, ranging from one to four times the quarterly earnings, and that the claimants were distributed almost evenly throughout the range. In addition, few claimants with identical quarterly earnings were found to have the same amount of annual earnings. In the Illinois study 55.7 percent, and in the Massachusetts study 47.4 percent, of the sample claimants had earnings in covered employment in less than 4 quarters. If to these groups are added the indeterminate number of claimants who, although they had earnings in all 4 quarters, were not employed full time in each quarter, it is evi-

dent that a large proportion of the claimants had irregular employment during the year.

The effects of such employment can be clearly seen when individual weekly benefit amounts determined according to the annual-earnings plan are compared with those determined according to the quarterly plan. With the exception of the Massachusetts study, for which such information is not presented, the determination of weekly benefit amounts on the basis of annual earnings results in every case in large differences in benefits to claimants as compared with benefits based on highest quarterly earnings. In each of the sample groups only a minority of the claimants would receive the same benefit rates under both plans. The proportion of claimants whose rates change varies from 61.0 percent in Michigan to 86.1 percent in Alabama. The presence of such a large disparity in Michigan is especially significant when it is considered that the annual-earnings schedule used in the study was designed to yield a distribution of claimants by weekly benefit amount as similar as possible to that obtained with the quarterly plan in use.²

The effect of the annual-earnings plan upon claimants at different earnings levels is noteworthy. The annual plan employing a flat percentage of earnings resulted in a more general

¹ These studies were made by the research staffs in State agencies of Alabama, Illinois, Massachusetts, Michigan, New Hampshire, and Ohio.

² Michigan Unemployment Compensation Commission, *Effects of the Annual Wage Method for Determining Weekly Benefit Rate*, Research Memorandum 17, First Draft, April 1939, p. 1.

Table 1.—Selected representative State studies of annual-earnings plans: Size, composition, and method of sampling

State	Title of study	Sample		
		Size	Composition	Method of selection
Alabama.....	<i>Annual Earnings as the Basis of the Weekly Benefit Amount</i> , August 1939.	10,866 claimants....	Claimants who completed their first benefit years between Jan. 1 and Apr. 30, 1939.	Claimants whose fourth and fifth account number digits were of the "01" grouping.
Illinois ¹	Special report, January 1939.....	1,613 claimants....	3 percent of Indiana claimants receiving benefits during week of Nov. 14-19, 1938.	Claimants whose benefit check number ended in 33, 66, and 99.
Massachusetts....	<i>Effect of Proposed Changes in Benefit Formulae</i> , Apr. 9, 1939.	30,525 covered workers, containing 8,398 claimants.	2.5 percent of individuals with wage records in covered employment, Jan. 1, 1937-June 30, 1938.	Groups of cards chosen at regular intervals from trays in which wage records are filed by social security account number.
Michigan.....	<i>Effects of the Annual Wage Method for Determining Weekly Benefit Rate</i> , Research Memorandum 17, April 1939.	27,146 claimants....	67 percent (estimated) of individuals whose claims were allowed in November and December 1938.	
New Hampshire..	<i>Analysis of Six Waiting Period Plans</i> . . . , January 1939.	5,000 claimants....	11.5 percent of claimants who filed for benefits, Jan. 1-Nov. 30, 1938.	Cards chosen proportionately from active file, last check (exhaustion of wage credits) file, and inactive withdrawn folders. Chosen randomly from first 2 files and selectively from last.
Ohio.....	<i>Report of the State Advisory Council</i> , May 19, 1939.	5,005 claimants....	All individuals whose claims were allowed during the period Apr. 18-26, 1939, inclusive.	

¹ At the time of the study, Illinois was not yet making benefit payments; hence, a sample of Indiana claimants was used.

lowering of rates among the claimants already receiving low weekly benefit amounts than among those receiving higher weekly benefits. The New Hampshire study examines the effects of using three flat percentages (1.3, 1.4, and 1.5 percent of annual earnings) and shows the percentage of claimants at each benefit rate under the quarterly plan whose rates are lowered when computed by the annual-earnings method. These tables indicate a definite tendency for larger proportions of the claimants in the lower benefit classes to suffer reductions in their weekly benefit amounts. Further, among claimants with high benefit rates, use of the annual-wage base results in more increases than decreases as compared with benefit amounts based on highest quarterly earnings; for those with the lower benefit amounts the reverse is true.

This phenomenon is directly traceable to the concentration of irregular employment among workers with low quarterly earnings. When annual earnings are used as the basis for calculating benefits, the effect of irregular employment upon benefit rights becomes even more pronounced, with the result that workers in this group are placed at an even greater disadvantage than those whose high-quarter earnings are relatively high. The more frequent occurrence of irregular employment among the low-paid groups is reflected by data presented in the Alabama and Illinois reports. Distributions of claimants in different quarterly earnings groups by the ratio of annual to high-quarter earnings are shown in the Alabama report. Annual earnings for claimants with less than \$50 of earnings in the highest quarter are equal to only 1.7 times the highest quarterly earnings, whereas a ratio of 4 would indicate full employment throughout the year. The ratio rises rapidly with increases in high-quarter earnings, reaching 2.9 for the groups earning between \$150 and \$300 in the quarter of highest earnings. Moreover, 49.4 percent of the group whose quarterly earnings are less than \$50, and 31.2 percent of those with quarterly earnings between \$50 and \$100, have ratios between 1.0 and 1.5, while only 3.2 percent in the \$250-300 class and 1.8 percent of those earning \$350 and over in the highest quarter have ratios between 1.0 and 1.5.

The annual-earnings formula employing a graduated scale of rates which are higher for the lower-paid workers has been developed in an attempt

to equalize the effect on all earnings groups of a change from the quarterly plan. The necessity, however, of applying high percentages of annual earnings in the low-earnings classes to compensate for greater irregularity of employment among these workers has the effect of yielding weekly benefit amounts for steadily employed workers that may be greater than their full-time weekly wages. This disparity is an indication of the tendency of annual-earnings plans to throw benefit amounts out of proportion to full-time weekly wages.

Almost without exception, the information contained in the State studies reveals that in general the proposed annual-earnings plans reduce the weekly benefit amounts payable under the quarterly earnings provisions. This reduction manifests itself in three ways: (1) an excess of claimants whose benefit rates are lowered over those whose rates are raised; (2) a shift in the distributions of claimants by size of weekly benefit amount toward the minimum and away from the maximum rate; and (3) the reduction in the average weekly benefit amount.

The first of these manifestations is illustrated in chart 1; under each of the situations there presented, more claimants have their rates lowered than increased by application of an annual-wage formula. The excess ranges from 8.5 percent in New Hampshire (under the 1.3-percent formula) to 75.2 percent in Illinois. Not only are the decreases more frequent, but they are also of greater magnitude than the increases. The Illinois data, for example, show that more than half the claimants would suffer a decrease greater than \$2 in the weekly benefit amount and none would have a comparable increase.

The only exceptions to the generalization that annual-earnings plans caused more decreases than increases in weekly benefit amounts arise under the New Hampshire plans based on 1.4 and 1.5 percent of annual earnings, which are not included in the chart. When these high percentages are used, however, failure to reduce weekly benefit amounts is accompanied by further distortions of the relationship between benefit amounts and weekly wages. This distortion is indicated by the decreases in the proportion of individuals whose benefit rates remain the same under both the quarterly and the annual plans as the percentage of annual earnings increases. These proportions

range from 25.1 percent under the 1.3-percent formula to 22.8 percent under the 1.5-percent formula. Moreover, the weekly benefit amounts for a number of individuals are increased by such large amounts under the 1.4 and 1.5-percent annual plans as to equal more than one and one-half times the amounts calculated under the quarterly plan. In some instances use of these percentages more than doubles the weekly benefit amount a worker is entitled to receive under the quarterly plan, and results in weekly benefit amounts which are probably in excess of weekly earnings.

Greater concentration of claimants at low benefit amounts and a decrease in the average weekly benefit amount are shown in every comparison of quarterly and annual-earnings plans. Chart II summarizes the relevant data from the State sample studies. In every State, the annual-earnings plan yields a higher proportion of benefit rates equal to \$7 or less and, except for New Hampshire, a smaller proportion equal to \$13 or more. A minimum of \$7 was chosen for the sake of comparability, since one of the plans sets that amount as the minimum payment. When a lower minimum is provided, the tendency for a greater concentration at the lower benefit rates under the annual plan is equally pronounced.

Concomitant with this general downward shift in the distributions, a reduction in the average benefit rate is uniformly found. In the three studies for which a direct comparison is possible, the average weekly benefit amount is, respectively, 2.9 percent, 5.5 percent, and 26.2 percent lower under the annual than under the quarterly plan. In two other studies the minimum and maximum rates provided under the annual plans are higher than under the quarterly plan; nevertheless the averages under the former method are lower by 13.5 and 22.9 percent, respectively. If the same minimum and maximum had been used for both plans, the reductions would have been even more pronounced. In the remaining study a lower minimum and less stringent eligibility provisions are required under the annual plan; hence the resulting 22.4-percent drop in the average rate somewhat overstates the difference arising from change in the earnings base.

Benefit Experience in States With Annual-Earnings Base

Data on payments for total unemployment classified by size of payment in the monthly State reports submitted to the Social Security Board during 1939 provide an opportunity to measure the actual effect of the annual-earnings

Chart I.—Percent of claimants whose weekly benefit amounts are lower, the same, or higher under annual-earnings plans as compared with high-quarter earnings plans, in 5 State samples

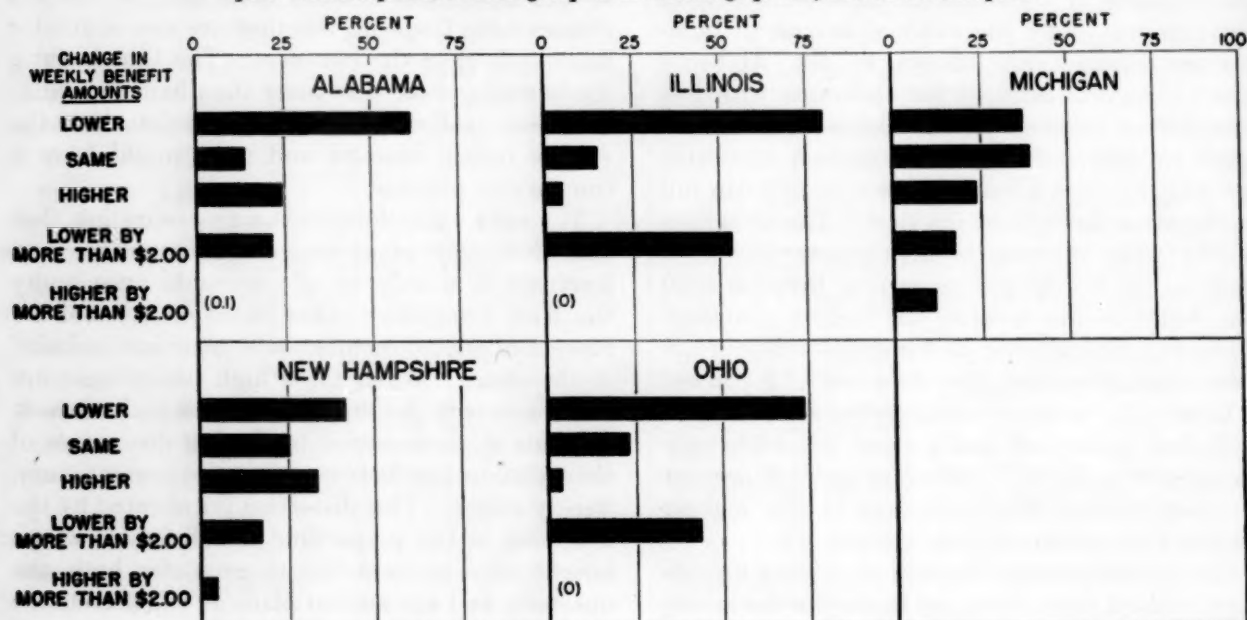
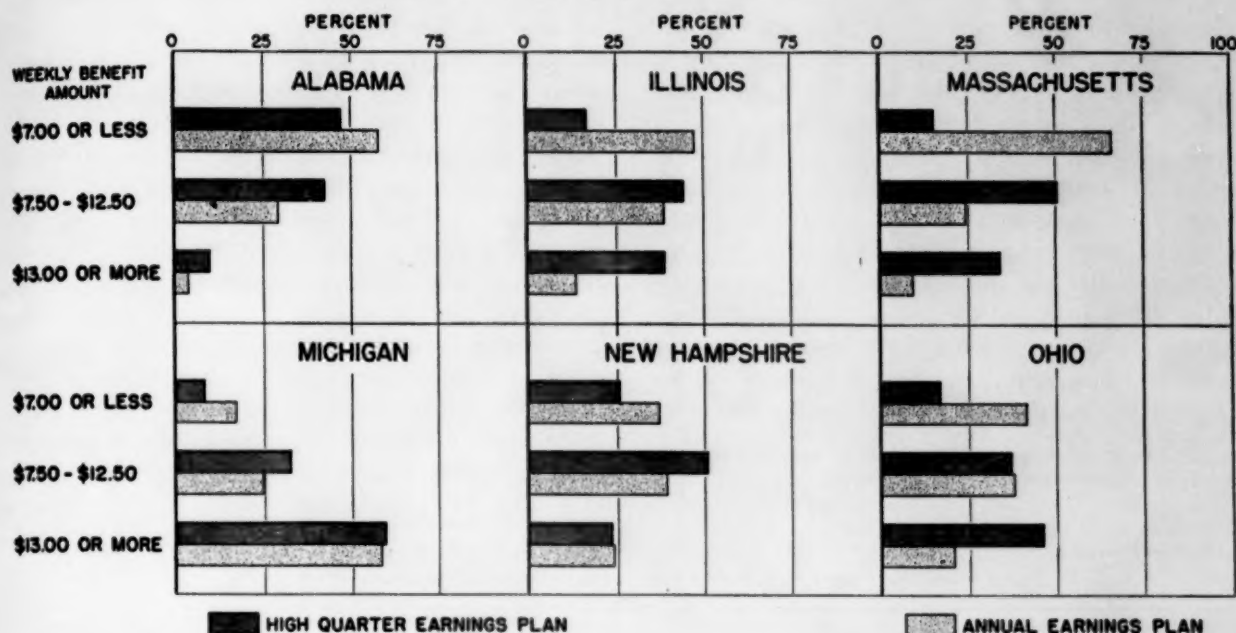


Chart II.—Percentage distribution of claimants under high-quarter earnings and annual-earnings plans, by weekly benefit amount, in 6 State samples



plan in operation in the four States which changed their laws in 1939 to base weekly benefit amounts on annual earnings. The data for Maine and West Virginia were prepared on a sample basis, using all benefit payments issued during the week ending nearest the fifteenth of each month. For North Carolina and South Dakota all benefit payments within the month were used. These four States previously calculated the weekly benefit amount as 50 percent of the reported full-time weekly wage or, when that could not be determined, as one-twenty-sixth of wages in the quarter of highest earnings. In practice all but a few of the benefit amounts were determined on the basis of highest quarterly earnings, and the distributions of weekly benefit amounts for a period before and after the laws were amended serve as a valid basis for comparing the annual with the highest quarterly earnings plan.

In South Dakota and West Virginia percentage distributions of weekly benefits under the two plans can be clearly isolated, because the State agencies stopped all benefit payments under the quarterly formula and resumed them under the annual-earnings formula. In Maine and North Carolina a transition period was provided during which payments were based on both the old and the amended laws. It is possible, however, to

divide this period into months when all or most of the payments were based on highest quarterly earnings and months when they were based on annual earnings. Both the flat and the variable-percentage annual-earnings plans are also represented, the first by North Carolina and the second by the other three States.

The percentage distributions presented in table 2 reveal the same movement as was discovered in the special State studies. There is a decided shift toward the smaller benefit amounts under the amended laws, which use annual earnings as a basis for determining the weekly benefit amount, with a particularly marked concentration below the \$6 rate. The number of payments for less than \$6 is increased by 15 percent under the amended law in North Carolina, is more than doubled in Maine and South Dakota, and is multiplied approximately 4 times under the amended West Virginia law. In addition, except for West Virginia where the annual plan yields a few more payments between \$7 and \$9, there is a smaller percentage of payments under the amended laws at every benefit rate from \$7 and over.

Consistent with the changes in the distributions, the average weekly benefit amount decreased significantly in each of the four States after the amendments went into effect. The decreases

ranged from 11.9 percent in North Carolina to 26.7 percent in West Virginia.

In order to eliminate any factor other than the change in the method of determining the weekly benefit amount as a possible reason for these rate declines, data in 10 States³ adjacent to the 4 which adopted the annual-earnings plan were used as a control. Benefit payments in these States were compared for the periods in which payments were made under the quarterly earnings and under the annual-earnings plans in the States which amended their laws. Although some of these 10 States altered their benefit formulas during 1939, a comparison of the distributions of benefit payments by size indicates, for the most

³ Georgia, Kentucky, Nebraska, New Hampshire, North Dakota, Ohio, Pennsylvania, South Carolina, Vermont, and Virginia.

part, that little change took place over the period; in fact, in some instances there was actually an increase in the proportion of payments at the maximum amount. In New Hampshire and Vermont the proportion of payments definitely increased for amounts between \$5 and \$8. In both States the minimum benefit provision remained unchanged during 1939; it was set at \$5 in New Hampshire and in Vermont at \$5 or three-fourths of the full-time weekly wage, whichever is less. In Maine, the State with which these two are compared, the minimum was lowered from \$5 to \$3 by the amendment containing the annual-earnings plan. The flat \$5 minimum in Maine, under the old law, and in New Hampshire, over the period, vitiates a comparison of the proportions of payments below that amount. When the

Table 2.—Percentage distribution of benefit payments for total unemployment by size of payment, under old¹ and amended² laws in 4 States that adopted annual-earnings plans, 1939

Weekly benefit amount	Maine		North Carolina		South Dakota		West Virginia	
	Old law, January-April	Amended law, May-September	Old law, January-March	Amended law, April-September	Old law, February-July	Amended law, October-November	Old law, February-April	Amended law, May-September
Total number.....	27,155	31,225	161,640	352,861	28,370	6,095	18,408	66,122
Percentage distribution								
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under \$1.00.....	(³)	(³)	2.0	0.5	(³)	0.2	(³)	(³)
\$1.00-\$1.99.....	0.8	0.1	4.7	4.2	0.6	0.1	0.6	0.1
\$2.00-\$2.99.....	1.1	2	6.5	16.1	9	10.5	8	13.6
\$3.00-\$3.99.....	1.9	14.3	6.4	12.8	13.4	14.1	8.2	10.8
\$4.00-\$4.99.....	2.0	12.1	5.7	12.4	1.5	14.1	1.1	12.7
\$5.00-\$5.99.....	14.0	14.0	29.7	17.3	13.4	13.3	8.2	10.8
\$6.00-\$6.99.....	10.3	12.4	12.5	11.3	9.7	10.8	7.1	9.8
\$7.00-\$7.99.....	12.3	11.5	10.9	8.3	8.1	7.4	6.8	9.2
\$8.00-\$8.99.....	11.0	9.4	5.9	4.9	8.1	7.1	8.1	8.3
\$9.00-\$9.99.....	11.4	7.3	4.1	3.7	12.1	8.4	8.2	7.7
\$10.00-\$10.99.....	9.1	5.6	2.7	2.6	9.4	5.9	9.3	6.9
\$11.00-\$11.99.....	4.7	3.7	1.9	1.4	6.8	4.7	8.5	5.2
\$12.00-\$12.99.....	5.3	2.7	1.5	1.0	5.7	3.2	8.7	3.9
\$13.00-\$13.99.....	3.2	1.8	1.1	.8	4.2	2.7	6.4	3.0
\$14.00-\$14.99.....	2.3	1.1	.9	.6	3.5	2.3	5.9	2.2
\$15.00.....	10.6	3.8	3.5	2.1	15.8	9.5	20.3	6.7
Cumulative percentage distribution								
Under \$1.00.....	(³)	(³)	2.0	0.5	(³)	0.2	(³)	(³)
Under \$2.00.....	0.8	0.1	6.7	4.7	0.8	0.1	0.6	0.1
Under \$3.00.....	1.9	3	13.2	20.8	1.7	10.6	1.4	13.6
Under \$4.00.....	3.8	14.6	19.6	33.6	3.2	24.7	2.5	26.3
Under \$5.00.....	5.8	26.7	25.3	46.0	10.6	38.0	10.7	37.1
Under \$6.00.....	19.8	40.7	55.0	63.3	26.3	48.8	17.8	46.9
Under \$7.00.....	30.1	53.1	67.5	74.6	34.4	56.2	24.6	56.1
Under \$8.00.....	42.4	64.6	78.4	82.9	42.5	63.3	32.7	64.4
Under \$9.00.....	53.4	74.0	84.3	87.8	54.6	71.7	40.9	72.1
Under \$10.00.....	64.8	81.3	88.4	91.5	64.0	77.6	50.2	79.0
Under \$11.00.....	69.9	86.9	91.1	94.1	70.8	82.3	58.7	84.2
Under \$12.00.....	73.9	90.6	93.0	95.5	76.5	85.5	67.4	88.1
Under \$13.00.....	78.6	93.3	94.5	96.5	80.7	88.2	73.8	91.1
Under \$14.00.....	83.9	95.1	95.6	97.3	84.2	90.5	79.7	93.3
Under \$15.00.....	87.1	96.2	96.5	97.9	100.0	100.0	100.0	100.0
\$15 and under.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average weekly benefit amount.....	\$9.14	\$7.32	\$6.39	\$5.63	\$9.94	\$8.12	\$10.89	\$7.98

¹ Weekly benefit amounts based on full-time weekly wage or highest quarterly earnings.

² Weekly benefit amounts based on annual earnings.

³ Less than 0.1 percent.

payments below \$6 are considered, however, it is evident that the slight increase from 11.1 percent to 15.9 percent in New Hampshire explains only a small part of the increase from 19.8 percent to 40.7 percent in Maine.

For Vermont the distributions by size of payment do not tell the whole story, and it is necessary to resort to a distribution of benefit payments by industry for the first 9 months of 1939.⁴ This distribution reveals that whereas benefit payments for all industries decreased by about 27 percent between the periods January-April and May-September, payments to claimants previously employed in the textile mill products industry tripled, increasing from 9.0 to 36.5 percent of all payments. Employees in this industry are a predominantly low-earnings group, whose average benefit payment during the first 9 months in 1939—\$8.34—is approximately 12 percent below the average for all industries. Consequently the increase in low benefit payments in Vermont may be attributed to the large influx of claimants from the low-wage group.

Although similar data on benefit payments by industry were not reported by Maine, information is available on the number of covered workers in textile mill products by months for the first 6 months of 1939.⁵ These figures, which reasonably approximate employment in that industry, indicate that employment decreased from January to February and from February to March, remained about the same through April, and then increased rapidly in May and June. In other words, during March and April there was probably an increase in the number of benefit payments to claimants from the textile mill products industry in Maine. During May and June, however, after the effective date of the annual-earnings plan, these claimants were being rapidly rehired, at the same time that Vermont was experiencing its greatest increase of payments to claimants formerly attached to the industry.

It may be concluded, therefore, that, although there was an increase in the proportion of low benefit payments in New Hampshire and Vermont coincident with a similar movement in Maine, it was caused in the former States entirely by a

Table 3.—Maine: Comparison of amount of earnings required for specified weekly benefit amounts under old¹ law and under amended² law

Weekly benefit amount	Minimum earnings required for specified weekly benefit amount		Ratio of earnings required under amended law to earnings required under old law
	Old law ³	Amended law	
\$3.00	\$48.00	\$144.00	3.0
4.00	64.00	228.25	3.6
5.00	80.00	318.50	4.0
6.00	96.00	415.17	4.3
7.00	112.00	517.83	4.6
8.00	128.00	626.58	4.9
9.00	144.00	741.55	5.1
10.00	160.00	862.62	5.4
11.00	176.00	989.78	5.6
12.00	192.00	1,123.17	5.8
13.00	208.00	1,262.65	6.1
14.00	224.00	1,408.21	6.3
15.00	240.00	1,560.00	6.5

¹ Weekly benefit amounts based on full-time weekly wage or highest quarterly earnings.

² Weekly benefit amounts based on annual earnings.

³ Old law required earnings of 16 times weekly benefit amount.

change in the characteristics of the claimant group and in the latter partially by such a change but chiefly by the institution of the annual-earnings plan.

Comparison of the average weekly benefit amounts in the 10 control States before and after the effective dates of the annual-earnings amendments in the 4 adjoining States reveals that in 7 of the 10 the average weekly benefit amounts increased. In the remaining 3, slight decreases in the average benefit amount are explained by increases in the number of payments in the \$6 to \$8 range, rather than in those for very low amounts. Evidently there was some increase at that period in the proportion of workers with low weekly earnings records who claimed benefits. The much more decided downward shift in the distributions for the 4 States that adopted the annual-earnings plan, as well as the consistency with which the average rates decreased in these States, justifies the conclusion that introduction of the annual plans resulted in a general lowering of weekly benefit amounts.

Another indication of the effect of the annual-earnings plan on payment of benefits is found in a comparison of the amounts of earnings a claimant must have had in order to qualify for a specified weekly benefit amount under the old and the amended laws. Such a comparison is shown for Maine in table 3. Like comparisons for the other three States disclose similar tendencies. To qualify for benefits under the old Maine law, a

⁴ *Monthly Report of Number and Amount of Benefit Payments Classified by Industry*, Social Security Board, Form UC-237, January-September 1939.

⁵ *Quarterly Report on Number of Covered Workers by Industry Groups*, Social Security Board, Form UC-234, January-March, April-June, 1939.

claimant must have had earnings equivalent to 16 times the weekly benefit amount. The amended law requires total earnings of \$144 for a claimant to be eligible for benefits. For an eligible claimant to receive a higher weekly benefit than the minimum, however, he must have total earnings ranging from 48 to 104 times the specified weekly benefit amount. If it is assumed that the weekly benefit amount approximates 50 percent of the full-time weekly wage, the Maine requirement may be interpreted to mean that an individual must have from 24 to 52 weeks of full employment to receive a specified weekly benefit amount under the annual-earnings plan, in contrast to only 8 weeks under the quarterly plan. In general, to receive the same weekly benefits, the amended law requires total earnings that are 3.0 to 6.5 times as great as under the old law. For example, under the old law a claimant could receive a weekly benefit of \$10 if he were credited with as little as \$160 of total earnings, whereas to receive the same benefit under the amended law he would need \$862.62, or 5.4 times as much. A number of States that have quarterly plans with more stringent eligibility requirements than those in the old Maine law require higher amounts of total earnings for a claimant to receive a specified weekly benefit amount. However, even when earnings as high as 30 times the weekly benefit amount are required, it would be necessary for an eligible claimant to have from 1.6 to 3.5 times as much in total earnings to receive the same weekly benefits under the amended Maine law as under the law in any of these States.

It may be questioned whether or not the tendencies outlined above are inherent in annual-earnings plans. It may be argued, for example, that extension of coverage to employers of one or more and to additional occupations would materially reduce the proportions of claimants with irregular covered employment and thus equalize the effect of both plans. This argument is based on the theory that there is considerable shifting of workers between covered and noncovered employment. Obviously some, but only a part, of the irregularity of employment would be so reduced. The absence of universal coverage is, in fact, a strong argument against the annual-earnings plan, in that it places at a disadvan-

tage the worker who has considerable earnings in noncovered employment.

It may also be questioned whether use of the particular periods of time covered by this analysis affects the validity of the general conclusions. The relationship between the annual-earnings and the highest quarterly earnings plans is not static; it is considerably influenced by the phase of the business cycle and the employment patterns of claimants during the period when their wage credits are accumulated. Some of the claimants studied built up their wage credits during 1937, some in 1938, and some in part of 1939. Years of relatively good and relatively poor employment conditions are therefore included. Hence, the tendencies evident in the current investigations probably will be found also in data for longer periods.

The Effect of the Annual-Earnings Base

If employment were steady and earnings regular, neither individual workers' weekly benefit amounts nor the mean weekly benefit amount would differ under the full-time weekly wage method, the quarterly plan, or the annual plan. The widespread existence of irregular and intermittent employment results, however, in quite different amounts for individual workers under each of the three formulas. For this reason, the length of time that is used as the basis for determining the weekly benefit amount is highly significant. The full-time weekly wage method considers only weeks in which the individual has had full employment and thus eliminates the effects of irregular or under-employment. In the quarterly plan, which is based on the 13 weeks within a calendar quarter, the pattern of employment has some effect in determining the benefit rate, although the fact that provision is made for choosing the highest of 4 calendar quarters greatly limits the effect of under-employment. Under the annual-earnings plan, wages earned throughout an entire year form the basis for computing the weekly benefit amount. Since most workers have some under-employment during a year, it is clear that weekly benefit amounts based on highest quarterly earnings will more nearly approximate a relationship to full-time weekly wages than those based on annual earnings.

INTERVIEWING

ALICE J. WEBBER *

AN ATTEMPT to discuss interviewing always raises the immediate question whether one person can tell another how to interview. It should be obvious that this is not possible. All one can do is give a few useful hints on points that may be helpful, in the hope that each person will then work out his own method. Interviewing is an art, which one learns only by doing. A knowledge of certain psychological principles, however, should be helpful and make the job easier. The thing to remember is that you will inevitably improve as you continue to talk to people.

When we are working on a busy job we often lose track of what it is we are really doing. If we know what we are doing it is much easier to develop a way of doing it. We are concerned here with a program which provides benefits for aged retired workers and their dependents and survivors. It is about people and for people. Its purpose is to meet their needs. I am going to discuss the people you are interviewing, and yourselves, since any interview obviously involves not only the person who is giving the information but also the person who is trying to get the information. While you are of course interested in thinking of the widow, the wage earner, or whoever has come in to talk to you, you must also learn to think of someone else—yourself and what you are bringing to this joint effort.

I am going to make two authoritative statements about people. You may not believe them immediately. But I should like to ask you to question them, test them on yourselves, and—if they appear to have any validity—see how they can be helpful in getting facts from people with whom you must talk.

People always do what they want to do. Under no circumstances whatever do they do anything else. This statement expresses an idea with which people usually take strong issue. It seems amusing if not quite ridiculous. You will think, "I never have a chance to do the things I want to do." And yet I still say that within the given setting in which he finds himself each of us does the thing he wants to do. Suppose, for example,

that you were walking on a dark street and a robber with a gun jumped out and said to you, "Your money or your life." Even in such a situation you have two courses of behavior—you can hand over your purse or you can refuse to do so. The price of refusal may be your life, but you do have a choice.

In this limited sense, that is, within the limits of possibilities of behavior, we must realize, people do what they want to do. Almost never do we have a wide variety of choice, nor can we always understand why we select one course of action as against another. It will be very useful to keep this idea firmly in mind. We will see subsequently what it has to do with interviewing people in order to fill out forms in connection with their application for benefits.

The second statement is that we always do whatever we do because of our feelings. These feelings are frequently opposed to our intelligence or our brain—the organ we use, for example, to do arithmetic problems. Life would be simple if each of us did what seemed to him the right thing to do. Most people have fairly good brains and should be able to figure out what they ought to do. But why do they not more frequently do it? Most of us have had the experience of thinking to ourselves, "What a stupid thing I did this morning; quite senseless; I don't know why I did it." The reason you did whatever you did was tied up with something we may understand and define to ourselves as feelings or emotions. These feelings really govern our conduct, even though we cannot always understand them nor are we always aware of them.

Let me try to give you a simple illustration of what I mean. Suppose you are on an ocean-going liner and see an iceberg, moving along in the water. You see a towering mass of ice which appears to be floating along; what you do not see is that it is actually steered by the part of itself which is under the water line. Eighty percent of the iceberg is under water, and all you can see is about twenty percent; yet the whole course of the iceberg's progress is determined by the part you cannot see. In the same way, an individual's course of action in whatever situation he finds

*Bureau of Public Assistance, Field Division. Based on training discussions in field offices of the Bureau of Old-Age and Survivors Insurance.

himself is determined by his feelings, most of them buried under the "water line" of consciousness. They are there, however, and we are all motivated by these buried feelings.

I stress these two points because I believe we must recognize them before we can learn to get people to give us facts. Of course many people will come into our offices, give whatever information is needed, and depart fairly quickly. It is to the few who cannot do this that we need to give thought. Interviewing these more difficult few will be time-consuming indeed, unless the interviewing is done efficiently. Understanding how we can best adapt our methods to meet individual peculiarities should help us get our job done more expeditiously, and also—and this may be even more important—more sympathetically.

The Effect of Emotion

If we can accept the fact that people are activated by their emotions, we must realize that feelings of discomfort of any sort often prevent people from thinking clearly. Let us take a common example of the effect of feeling on thought. Suppose you are to take a written examination and know your subject well. Let us also suppose that you are, nevertheless, "nervous" and upset at the idea of an examination and fear you may fail. You may get into such a state of discomfort or nervousness that you are really unable to answer the questions. This is not a rare occurrence.

It is of course obvious that we must have clear thinking if we are to get the necessary application forms filled out carefully and accurately. Wrong answers double the work to be done. The purpose back of our method of interviewing, therefore, is to get people to want to give us necessary information and to have them able to give correct information.

If you can think of the emotions I have talked of as getting in the way of thought, I think you will understand what your job is in interviewing. Think of the feelings as a barrier stretched across a street down which you wish to walk—a barrier which prevents your going any further. You will have to remove it before you can proceed; and in the same way you will have to remove the uncomfortable feelings which prevent people from giving the required information.

I have stressed the effect of uncomfortable

feelings—perhaps overstressed it, you may think—because, as time goes on, more and more people will be coming into our offices who have particular reason to be upset. You will have to interview women who have recently lost husbands, children who have lost parents, and aged people who have recently lost jobs because they were considered too old to work. None of us really likes to grow old; and in spite of the fact that our program benefits the aged former wage earner, the day he applies for insurance benefits may be painful for him.

How is one to recognize discomfort easily? How does one know when people are upset? Actually, we see such situations every day but fail to notice or understand them. One of the functions of a trained interviewer is to pay trained attention to what is before his eyes, noticing everything and understanding what he sees.

The thing we see oftenest is "nervousness." Each of us has a notion of what is meant by that term. If we tried to describe it, we would each say something different; but we would all have in our minds a picture of the person who fidgets, who walks around when he should be sitting still, who moves his hands and feet, who has difficulty in talking. Actually, all sorts of behavior are described by this general term. It is something you will learn to watch for and be aware of.

Another symptom—all these kinds of difficult behavior are merely symptoms of emotional discomfort—is anger. Each of us must have had the experience of talking to someone who comes into the office showing irritability or anger which appear to be inappropriate to the occasion. He may speak loudly, may bluster, and in general be very rude. You undoubtedly wonder what you have done to occasion such an outburst. You must realize that you have done nothing to occasion it and that it really has nothing to do with you.

People will act this way merely because they are in a new situation which makes them uncomfortable and even really frightened. Once you are aware that behavior of this sort is merely evidence of reaction to a difficult situation and can train yourself not to respond to irritability with irritability, you will soon be able to get these individuals to feel at ease so that they will no longer need to exhibit anger. Thus you will be able to cut down the time in which it will be possible for such individuals to make a different response. Con-

sider for a minute what a visit to a Government office may mean—and all offices to which our applicants must apply for benefits are “the Government” to the persons applying. It is not an uncommon thing for people to be somewhat fearful of the “Government,” and such a visit may be a really frightening experience, particularly for persons who have come from foreign countries.

Many of the aged, too, have certain physical disabilities which cause them to show great irritability when they are doing something to which they are not accustomed. Applying, no matter for what benefit it may be, is not always easy. The applicant may not fully understand his rights and may expect to meet difficulties. It is your job to make such persons feel that this is not at all a hard thing to do.

When you begin to talk to applicants, you must remember too that you will have to get them to tell you about things which may be painful to them. To a woman who has just lost her husband and is worried about what will happen to her and to her children, discussion of his death must be anticipated as painful. You must be prepared to meet tears and, in many instances, an inability to tell you the story which you need to know. If there has been trouble in the family, it will be hard to talk about it.

Let us take one example from the application form which will have to be filled in by widows who are applying for insurance benefits. One of the questions (and there are many others equally delicate) is: “Has your husband been required by court order to support you?” We have to ask this question because the answer may be pertinent; but we must remember that it is a very personal question, as are all the other questions in the same group. They all relate to the most intimate relationships of life—the things that every one of us would find difficult to talk about to strangers. They are questions that you would not dream of asking your most intimate friend; your friend might discuss her troubles with you, but you could never ask such questions. Because every question on the form in this group relates to matters about which we all have deep feelings, we must expect people to be upset when they are discussed; and we must learn how we can talk about them. I assure you that anyone can discuss anything if he knows how to do it.

So much for the people that are to be inter-

viewed; let us now talk a little about the interviewers. We too are people and we have feelings; and it is entirely natural to feel anger when we are treated rudely, especially when there seems to be no reason for such treatment. When we are interviewing, however, we must learn that, since the things that are said to us have nothing to do with us as individuals, any intrusion of personal feeling is a great waste of time and makes our own job harder. We will soon cease to respond emotionally in such situations.

Since we are human, we are all subject to prejudices, no matter how tolerant we like to think ourselves, or how well informed or broadminded. Usually, the particular prejudice relates to some intimate relationship of life. As you talk to people, you are going to learn many things about them. These are not about impersonal matters; they are intensely personal. When anyone discusses with you a person as important to him as husband, wife, child, father, or mother, attitudes may be shown with which your disagreement is so strong as to constitute a prejudice on your part. You have a right to feel as you wish about these matters, but you have no right to allow your feelings to affect your conversation. I mention this point because our feelings are usually shown immediately, in our face, manner, or voice. If the person to whom you are speaking feels that you are no longer sympathetic to him, he will immediately stop talking. The quality of feeling is as contagious as any germ, and if we show our own feeling we are going to prevent ourselves from getting on with our job.

This does not mean that we should be withdrawn and impersonal when we talk with applicants. In fact, we must attempt to cultivate a sympathetic manner. You will soon learn to recognize subjects of conversation which will be embarrassing for you to discuss, and you will learn to guard against embarrassment. You will be surprised to discover how soon this feeling will disappear. Actually, the reporting of facts is our whole concern, if we can learn to distinguish what facts are.

Minimum Essentials for Good Interviewing

Since complete attention to the person you are talking to is necessary, what we might think of as “trained attention” is very important. Inability

to pay attention may result from fatigue and the tensions which affect the interviewer in the routine of a busy office. If we have a big job planned for the afternoon, a lot of work piled up on our desk, and perhaps a personal appointment which requires us to leave the office promptly, it is easy to see how all these pressures may serve to distract us when we are talking to people. We may find that we cannot remember important information the applicant has given us. To ask him to repeat what he has just said is embarrassing. It is true that the conditions under which we must carry on our work are often beyond our control. We can, however, when we sit down to talk, make an effort to clear our minds of everything that may distract from the business in hand. If you will do this deliberately, you will find that it will shorten the time you will need to get facts.

The mention of sitting down to talk brings us to an important point—the setting for the interview. The daily business of issuing account numbers can be handled in your offices satisfactorily as people lean on the counter. I feel quite sure that an attempt to get personal information from people in this fashion will not be so successful. I doubt very much whether people will talk intimately, leaning on their elbows in a large room. Some consideration, therefore, must be given to the question of privacy. Obviously, we cannot all have private offices; but if the idea of quiet and privacy is accepted, some arrangement of offices can be made to achieve these conditions. The public-assistance offices have had this problem in the past, and with a minimum of expense they have been able to arrange for private interviewing by careful planning. Files may be arranged to make a sort of alcove where two chairs may be placed, desks may be separated, and other workable arrangements can be made.

Allowing sufficient time for interviews is another point to consider. With the pressure on all our offices, it seems rather absurd to mention having enough time for anything. In the end, however, planning for sufficient time will prove the most efficient way of handling applications. One useful method is the appointment system. If some initial separation of people is made at the counter, it will frequently be found that some people can come in another day for a regular appointment to talk things over, and the office will know just what hours to leave for this particular job.

The Interview Itself

Sufficient time, trained attention, and privacy appear to me to be minimum essentials for good interviewing. They are, however, the background rather than the actual process of interviewing. I intend to say little about the actual process because, as I said before, I do not believe anyone can tell another how to do a job of this kind. However, let us look at the application forms which must be filled out. You will notice that you are required to get what is apparently simple factual information. It is, however, far from simple. After many of the questions the form says, answer "Yes" or "No." We could attempt to get the information by simply reading off the questions and asking people to answer them. A few people would, of course, be able to give you the right answers. For reasons which I have tried to point out, however, others will not be able to do so. When people come into our offices, they are prepared and ready to talk about jobs or anything which in their minds relates to insurance; they have paid in tax money, and they expect to discuss things that relate to that payment. They do not expect, and will frequently resent, discussion of what they believe to be personal information. You must be prepared to have people say to you, as they have said in some of our field offices, "What business is that of yours, young man?" You will have to learn to recognize the people who can answer questions exactly and the others who will have to have help.

One way to get a correct picture of the situation is to let them tell you their own stories in their own way. You will then be able to select for them the answers to the questions with some certainty that the facts are more or less correct. In other words, you will have to get more than "yes" or "no" answers. If you have heard people testify in court you know the technique of the questioning lawyer who says to the witness, "Give me an answer to this question, yes or no." We know that his intention is to limit conversation; he does not wish the witness to tell any more than he has indicated. Another lawyer who really wishes to bring out the facts of the case will say to the witness, "Will you please tell us the story in your own way?" It is exceedingly difficult to learn real facts by a "yes" or "no" method. It is like attempting to show everything in black or white, when gray may be the reality. Letting

the applicant tell his story in his own way may appear to take longer, but it is actually more efficient, and we approach the truth more readily this way.

Strangely enough, it is not an easy thing to do. It requires a "listening attitude"—complete and close attention, with the interviewer always ready to encourage the speaker to elaborate any given point which would seem to clarify a needed fact. The interviewer must really be in control of the interview, ready at any time to draw the speaker back tactfully to the point if he should tend to wander too far afield. You may find yourself suddenly eager to talk, even when you have a plan clearly in mind to let the applicant tell his story. This is a common experience in interviewing, and it is something to watch for and to control. It is well to realize that the most natural method, however, and the one which makes the interviewer feel most comfortable, is the one which should be selected. Each person must work out these details for himself.

Encouragement of the applicant's talking and sympathy for the story he tells are essential attitudes for the interviewer. It may not be necessary to say much. Your feelings may be expressed by your tone of voice, facial expression, and general attention. Such encouragement succeeds in making people feel free to go on with their story. We may have to explain in the beginning the kinds of questions we are going to ask or the kind of information we may wish to have. If time is taken to explain why a question is asked, there is usually no difficulty in getting the answer that is required. A few explanatory words are often helpful—a preface to your remarks, as "I am sorry I am going to have to ask you such a personal question but I need to know—" If the applicant can understand the requirements and the necessity for his replies, and if he is put at ease by your manner, attention, and sympathetic interest, you will have little difficulty in getting information.

It is frequently possible to tell by the way they sit whether people are sufficiently comfortable to talk freely. Try to observe people carefully. You have undoubtedly noticed people, in situations which are strange to them, sitting perched on the edge of a chair, with a foot so balanced that they are ready to jump up at a moment's notice. If you can get your applicants to sit back in their chairs, moderately relaxed, you will know that

they may be ready to talk to you. It is not difficult to train oneself to watch for these little evidences of greater ease.

You must consider, too, if you have been successful in getting people to talk freely, how to get them to stop talking. The greater your success in the earlier part of the interview, the more difficulty you may have in terminating it. One simple way is to get up politely, possibly while you are still listening. Collecting your papers may be another helpful way of bringing to their attention the fact that their time is up. It will be easy for you to find some manner to show people politely that the interview is over. I mention this point because you will have to be the one to do it. People rarely have the chance to tell their stories to attentive, sympathetic listeners, and they are usually ready to run on at length unless interrupted.

Summary

I should like, in summary, to stress once again that people do what they wish to do and that their emotions control their behavior. We shall have, therefore, to persuade people to wish to talk to us and give us necessary information, even when what they are doing is for their own benefit.

Sympathy is our greatest tool in achieving these results. The interview may be thought of as dividing itself into three parts: the introduction; the body—which is fact-finding; and the conclusion. A little time taken in the introductory part of the interview may save time in getting facts. You will wish first of all to attempt to remove any uncomfortable feelings people may show—such as fear, indignation, or anxiety. It is useful to take a few minutes to tell the applicant why you need to ask certain questions or need certain information. Our object is to get the applicant calm and comfortable, which is frequently achieved by a reassuring manner. Having succeeded in this effort, it is usually better to have the applicant tell his story in his own way. It may be necessary at the end of the interview for us to terminate it tactfully.

In closing, I should like to give two notes of warning which I am sure are really unnecessary. It is important to guard against an attitude which in its worst phase we might call patronage. We all enjoy the feeling of giving something to someone. I know it is unnecessary to remind you that this type of enjoyment is out of place in our

offices. We are all engaged in assisting people to get their rights, and an attitude that smacks at all of the "Lady Bountiful" is most unwarranted. We are only instruments through which insurance benefits come. Any other attitude will merely succeed in making it more difficult for us to get information.

The other point I would like to stress is the confidential nature of the stories which are told us. We are all familiar with Regulation No. 1, and none of us would intend to violate it. The

surest way not to do this inadvertently is never to mention anywhere the stories, no matter how interesting, which are heard in the office. It is surprising how easily such stories are identified, even in large cities. As time goes on, you will be so used to the stories that you won't even remember them. We must remember at all times, however, that we have a right to hear such personal facts about people only because it happens to be our job to help them get the benefits to which they are entitled.

INCOME, CHILDREN, AND GAINFUL WORKERS IN URBAN MULTI-FAMILY HOUSEHOLDS

BARKEV S. SANDERS, ANNE G. KANTOR, AND DORIS CARLTON *

IN THE REVISION of the benefit provisions of the Federal old-age insurance system to provide a minimum subsistence income for retired workers and their dependents or certain of their survivors, the concept of the bio-legal family as defined in the study of family composition in the United States¹ was embodied in the Social Security Act Amendments of 1939.

To utilize the income data on households included in the National Health Survey, from which the family composition study derived its basic material, the households were divided into two groups—single-family households, consisting of one bio-legal family, and multi-family households, comprising two or more bio-legal families. Since the household income reported was the income of related persons who pooled their resources, the income reported for urban single-family households—more than three-fourths of all the urban households—could be allocated to the bio-legal family constituting the household. The income of multi-family households—less than one-fourth of all urban households—was often shared by two or more bio-legal families. Since the share of each could not be segregated, however, the income reported for the entire household was assigned to each family—a procedure which may lead to overstatement of per capita income for individuals but which gives a reasonably valid indication of the economic level of the family.

The urban sample of the family composition study comprises 703,021 households and 931,379 bio-legal families. Multi-family households comprise less than one-fourth of all urban households

but more than two-fifths (43 percent) of the bio-legal families which make up the households. For 81,856 of these families, comprising 88,339 persons, no income information was obtained,

Table 1.—Number and percentage distribution of urban multi-family and single-family households and persons, by type of first family in household

[Preliminary data, subject to revision]

Type of family ¹	Households			Persons		
	Number	Percent		Number ²	Percent	
		Multi-family households	Single-family households		Multi-family households	Single-family households
All types.....	703,021	24.3	75.7	2,415,802	28.1	71.9
Husband and wife.....	522,250	20.5	79.5	1,984,733	24.6	75.4
Husband or wife, husband.....	30,995	34.5	65.5	72,675	46.3	53.7
Husband or wife, wife.....	110,392	38.5	61.5	299,863	46.2	53.8
Nonparent, male.....	17,498	23.1	76.9	24,527	30.5	69.5
Nonparent, female.....	21,886	29.3	70.7	34,004	36.7	63.3

¹ See footnote 3 in text.

² Excludes 88,339 roomers, boarders, or servants whose incomes were not pooled with those of household.

since they were roomers, boarders, or servants, living in the household but not pooling their incomes with those of the household or sharing in the pooled income. This article is concerned, therefore, with 170,800 urban multi-family households, consisting of about 317,000 bio-legal families with 680,000 related individuals. For some multi-family households the exclusion of unrelated members leaves only a single bio-legal family. For instance, 5 percent of the households consist of one bio-legal family with one or more servants.

Earlier articles in this series have analyzed the income status of urban single-family households in terms of size and type of family, number of children, age of family head, and number of gainful workers.² The present article examines these relationships for urban multi-family households, pointing out the similarities and divergences between the two groups.

² Earlier articles on the family composition study appeared in the *Bulletin* for April, May, September, October, November, and December 1939, and February 1940.

*Bureau of Research and Statistics, Division of Health Studies. This article, the eighth in a series, is based on findings from the study of family composition in the United States, which utilizes data from schedules of the National Health Survey and is conducted as Work Projects Administration Project Nos. 365-31-3-5, 765-31-3-3, and 65-2-31-44 under the supervision of the Bureau of Research and Statistics. Data are preliminary and subject to revision.

¹ A bio-legal family is so defined as to make it possible to identify, within a household, the members of the family whose relationship to the head, by blood or law, constitutes a legal claim on him for support; it includes (a) one or both spouses and their unmarried children, if any, including adopted or foster children, living together as a family unit; (b) unmarried sisters and/or brothers, including adopted or foster brothers and sisters, living together as a family unit; or (c) persons living in extra-familial groups, as here defined, or by themselves, who are considered as separate one-person families.

Table 2.—Number and percentage distribution of persons in urban multi-family and single-family households, by age of head of household

[Preliminary data, subject to revision]

Age of head of household (years)	Number of persons in households ¹	Percent of persons in—	
		Multi-family households	Single-family households
All ages.....	2,412,702	28.1	71.9
Under 16.....	38	50.0	50.0
16-24.....	58,900	20.1	79.9
25-44.....	1,188,726	23.3	76.7
45-60.....	828,977	29.1	70.9
60-64.....	148,663	39.4	60.6
65 and over.....	217,398	44.5	55.5

¹ Excludes 3,094 individuals in households with heads of unknown age.

Analysis of the total group of urban households, by type of first family in the household,³ shows that the proportion of households with a one-spouse first family is almost twice as large for multi-family as for single-family households and the proportion with a husband-and-wife first family is smaller (table 1). The distribution of individuals in these households is in even more striking contrast.

Comparison also shows that a higher relative proportion of individuals in the multi-family households are in households headed by persons aged 60 or over, but the proportion in households headed by persons aged 16-44 is considerably smaller (table 2).

Incomes of Households and Individuals

The income distribution of multi-family households, as shown in table 3, indicates that more than two-fifths of the households are in receipt of relief or have incomes under \$1,000. Less than two-fifths have incomes of \$1,000-1,999, and about one-fifth have incomes of \$2,000 or more.

Household size.—The proportions of households on relief increase for larger households. The

¹ The family to which the reported head of the household belonged was designated as the first family. The families studied are classified by 5 major types, as follows, according to the relationship of the members to the head: (1) *Husband-and-wife families*.—Families with both spouses, with or without unmarried children; (2) *Husband-or-wife families, husband*.—Families with only the male spouse, with or without unmarried children; (3) *Husband-or-wife families, wife*.—Families with only the female spouse, with or without unmarried children; (4) *Nonparent families, male*.—Families without either spouse, with an unmarried male as the head, with or without unmarried sisters and/or brothers; and (5) *Nonparent families, female*.—Families without either spouse, with an unmarried female as the head, with or without unmarried sisters and/or brothers. The head of the family was determined as follows: In husband-and-wife families, the husband was designated as the head; in one-spouse families, the spouse; and in nonparent families, the oldest person.

percentage of households in the income group of less than \$1,000 is smaller for larger households (table 3). For the income categories \$1,000-2,999 the proportions of households increase with the size of the household up to 5 persons and then decrease. In the income group \$3,000-4,999 the proportions tend to rise with household size, up to households with 10 members. For those with incomes of \$5,000 or more, no consistent relation was found between household size and proportion in the income group.

The estimated per capita incomes and the estimated mean and median incomes for multi-family households of specified size are presented in table 4.⁴ The median income of nonrelief households, irrespective of household size, is estimated to be \$1,402. With some exceptions, the median income tends to increase with household size. The estimated mean income of all multi-family households is \$1,831, and the per capita income \$460. The corresponding estimates for nonrelief households are \$2,037 and \$525,⁵ and for households reporting receipt of relief, \$772 and \$172. For all households mean income increases with household size up to five-person households, but at a declining rate.

Family type.—When type of the first family of

⁴ The method of arriving at these estimates is described in the *Bulletin*, September 1939, pp. 27-28.

⁵ Supersedes the earlier estimate in the *Bulletin*, September 1939, p. 35.

Table 3.—Number of urban multi-family households of specified size, and percentage distribution by income status¹

[Preliminary data, subject to revision]

Size of household	Number of households ²	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
All sizes.....	189,224	16.3	25.5	35.9	12.6	9.7
1 person.....	12,815	12.1	51.1	27.4	5.2	4.2
2 persons.....	22,722	15.1	38.6	32.0	7.3	7.0
3 persons.....	35,870	13.8	26.8	37.7	12.7	9.0
4 persons.....	33,125	14.1	20.4	38.8	14.9	11.8
5 persons.....	24,702	16.1	17.5	38.7	15.9	11.8
6 persons.....	14,253	20.2	16.3	36.5	15.7	11.3
7 persons.....	7,740	24.4	14.9	35.1	14.3	11.3
8 persons.....	4,179	29.1	16.3	31.2	13.2	10.2
9 persons.....	1,840	32.7	14.0	30.9	10.9	11.5
10 persons.....	965	38.2	11.7	27.4	11.1	11.6
11 persons.....	519	38.7	15.0	26.8	12.0	7.5
12 persons.....	271	44.6	16.6	21.1	10.3	7.4

¹ For data for single-family households, see the *Bulletin*, September 1939, p. 27.

² Excludes 11,413 households with unknown income status.

³ Includes 214 households of 13 or more persons with known income.

Table 4.—Percentage distribution of persons in urban multi-family households and estimated average household income and per capita income,¹ by size of household²

[Preliminary data, subject to revision]

Size of household	Percentage distribution of persons in—			Mean income of household						Median income of nonrelief households
				All		Relief		Nonrelief		
	All house- holds	Relief households	Nonrelief households	Per house- hold	Per capita	Per house- hold	Per capita	Per house- hold	Per capita	
All sizes.....	100.0	100.0	100.0	\$1,831	\$400	\$772	\$172	\$2,037	\$325	\$1,402
1 person.....	2.0	1.3	2.2	1,213	1,213	416	416	1,322	1,322	893
2 persons.....	7.2	5.9	7.5	1,576	788	630	315	1,748	874	1,082
3 persons.....	17.0	12.8	17.9	1,794	598	708	236	1,966	655	1,379
4 persons.....	20.9	16.0	22.0	2,025	506	785	196	2,227	557	1,546
5 persons.....	19.5	17.1	20.0	2,041	408	831	166	2,274	455	1,599
6 persons.....	13.5	14.9	13.2	1,963	327	848	141	2,243	374	1,626
7 persons.....	8.6	11.4	7.9	1,973	282	869	124	2,329	333	1,613
8 persons.....	5.3	8.4	4.6	1,860	232	913	114	2,253	282	1,569
9 persons.....	2.6	4.7	2.2	1,879	209	1,013	113	2,318	238	1,604
10 persons.....	1.5	3.2	1.1	1,972	197	1,009	101	2,535	254	1,650
11 persons.....	.9	1.9	.7	1,821	166	1,262	115	2,234	203	1,500
12 or more persons.....	1.0	2.4	.7	1,926	150	1,191	95	2,461	192	1,510

¹ The method of arriving at these estimates is described in the *Bulletin*, September 1939, pp. 27-28.

² For data for single-family households, see the *Bulletin*, September 1939, p. 28.
³ Revised.

the household is introduced as a factor, the rate of increase in the mean income of nonrelief households, as the household size increases, varies among the different types (table 5). For households with a husband-and-wife first family, the estimated mean income shows little relation to household size. For households with other types of first families, there is a pronounced direct correlation between estimated mean income and household size. The lowest estimated mean and median incomes are found for households with a one-spouse first family headed by a woman.

Age of household head.—Households headed by persons aged 16-24 have the least favorable economic status, especially in larger households; 68 percent report relief incomes or annual incomes under \$1,000, and only 1 percent report incomes of \$3,000 or more (table 6). Those headed by persons aged 25-59 have the most favorable economic status, but the difference between the income status of these households and that of households headed by elderly persons is not marked. Among households headed by persons over 25 there is in general a direct correlation between economic status and household size.

Comparison with single-family households.—The income distribution of multi-family households is more favorable than that of single-family households.⁶ The general outline of the income distribution is similar for both groups of households. In the income categories of relief and under \$1,000,

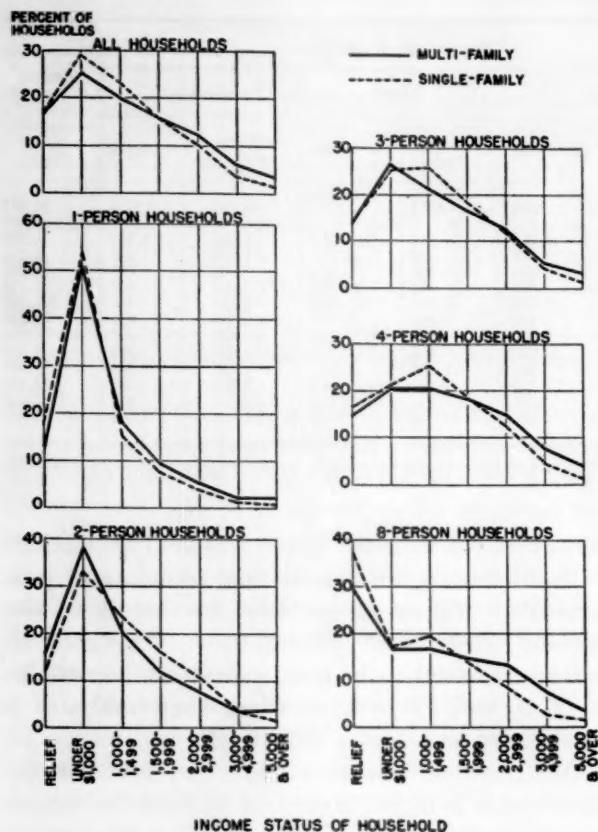
⁶ See the *Bulletin*, September 1939, pp. 25-36.

however, consistently lower relative proportions of multi-family households are found, and progressively higher proportions are found in the income categories \$2,000 and over. This generalization is found to be true, except for households of 2, 3, and 12 persons, when household size is introduced as a factor (chart I).

The median income of nonrelief multi-family households is higher than that of nonrelief single-family households, both for households irrespective of size and for those of specified size, except households with 2 members and those with 12 or more. The estimated mean incomes of all multi-family households and of nonrelief multi-family households are markedly higher, size for size, than those for corresponding single-family households. In considering mean incomes, it should be noted that, although multi-family households average 4.0 members while the average for single-family households is 3.3, the mean incomes in multi-family households are so much higher that the per capita income, for all sizes, is also higher than that for single-family households. For both groups of households there is a marked inverse correlation between household size and per capita income, with about the same rate of decrease for each.

For all family types and for each family type the estimated mean income of multi-family nonrelief households, without respect to size, is several hundred dollars higher than that of corresponding single-family households. For house-

Chart I.—Percentage distribution of urban multi-family and single-family households of selected size, by income status



holds with a nonparent first family the estimated mean income of those with more than two persons is generally less in multi-family households (chart II). For households with other types of first families the estimated mean income is invariably higher in multi-family households.

The general patterns of correlation between household income and age of household head are similar for both single and multi-family households, although the variations with respect to age are less pronounced among multi-family households. The variation in income status with respect to both household size and age of head is also less pronounced for multi-family households.

Children and Income

While 28 percent of all persons in the urban sample are in multi-family households, only 23 percent of the children⁷ are found in these households. The percentage of households with children is approximately the same among both

⁷ Children include persons who have not reached their 16th birthday.

single and multi-family households, but in multi-family households children constitute 22 percent of all persons in the households, in contrast to 29 percent in single-family households.

For both groups of households approximately the same proportion of households with a husband-and-wife first family report children. But among households with a one-spouse or nonparent first family, the proportion with children is much higher among multi-family households (table 7).

In general, an inverse correlation is found between economic status and number of children per household (table 8). The proportion of households on relief is larger for those with larger numbers of children. The inverse correlation in nonrelief households becomes increasingly sharp with rising income level in households with three or more children.

Table 5.—Number of urban relief multi-family households and number and estimated average household income and per capita income of urban nonrelief multi-family households of specified size and type of first family¹

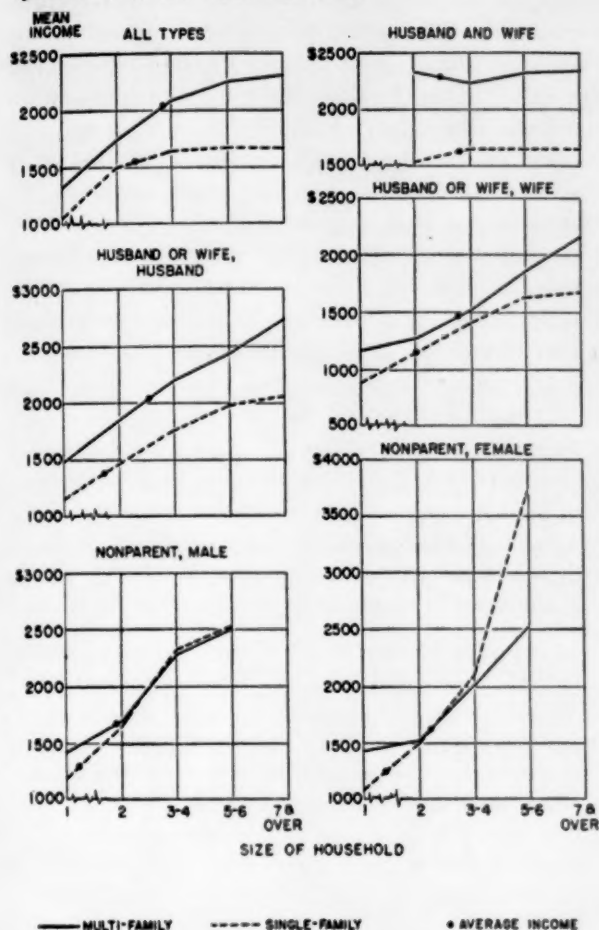
[Preliminary data, subject to revision]

Size of household and type of first family	Number of households with—		Income in nonrelief households		
	Relief income	Non-relief income	Median	Mean	Per capita
All sizes:					
All types.....	25,953	133,271	\$1,402	\$2,037	\$525
Husband and wife.....	14,675	84,815	1,560	2,289	517
Husband or wife, husband..	1,825	8,224	1,358	2,040	654
Husband or wife, wife.....	8,567	31,774	1,038	1,477	473
Nonparent, male.....	497	3,140	1,137	1,671	903
Nonparent, female.....	389	8,318	1,185	1,612	827
1 person:					
Husband or wife, husband..	397	1,562	965	1,472	1,472
Husband or wife, wife.....	761	5,180	805	1,181	1,181
Nonparent, male.....	259	1,783	970	1,410	1,410
Nonparent, female.....	129	2,744	1,035	1,426	1,426
2 persons:					
Husband and wife.....	852	6,993	1,287	2,338	1,109
Husband or wife, husband..	453	2,020	1,167	1,847	924
Husband or wife, wife.....	1,911	8,382	907	1,271	636
Nonparent, male.....	109	644	1,226	1,699	850
Nonparent, female.....	111	1,247	1,198	1,523	762
3-4 persons:					
Husband and wife.....	5,525	42,542	1,538	2,243	639
Husband or wife, husband..	532	3,035	1,532	2,208	646
Husband or wife, wife.....	3,843	12,207	1,143	1,521	447
Nonparent, male.....	94	563	1,575	2,293	693
Nonparent, female.....	112	1,042	1,491	2,011	604
5-6 persons:					
Husband and wife.....	4,800	25,961	1,645	2,329	435
Husband or wife, husband..	289	1,186	1,690	2,436	454
Husband or wife, wife.....	1,728	4,592	1,356	1,851	345
Nonparent, male.....	26	117	1,748	2,505	470
Nonparent, female.....	27	229	1,671	2,515	471
7 or more persons:					
Husband and wife.....	3,498	9,319	1,621	2,347	297
Husband or wife, husband..	154	421	1,742	2,750	354
Husband or wife, wife.....	824	1,413	1,423	2,184	279
Nonparent, male.....	(2)	(2)	(2)	(2)	(2)
Nonparent, female.....	(2)	(2)	(2)	(2)	(2)

¹ For data for single-family households, see the *Bulletin*, September 1939, p. 30.

² Insufficient cases in sample.

Chart II.—Estimated mean income of urban nonrelief multi-family and single-family households of specified size, by type of first family



Household size.—On the whole, when the number of children is held constant, the income status is more favorable for larger households; and for each specified number of children the income distribution is most favorable for households with two adults. The improvement is particularly marked for childless households, while in those with children the ratio tends to be relatively high at both extremes of the income distribution.

Family type.—When type of the first family in the household is introduced as a factor, it is found that the ranking with respect to favorable income status, for households with first families of specified type, is in general the same whether or not the number of children is considered. In general, for each specified number of children, households with a husband-and-wife first family have the most favorable income status, while the least favorable status is that of one-spouse families

headed by a woman. The ranking of households with other types of first family is not so clearly defined.

Among households with a husband-and-wife first family the relationships found for income, size of household, and number of children are the same as for all households, except that the relationship between income and number of children is somewhat less marked.

Households with a one-spouse first family headed by a woman show a more marked correlation between income and either number of children or size of household than do households with other types of first families.

Age of household head.—The introduction of age of household head as a factor does not affect the general relationships already indicated. An unfavorable economic status is found, in general, for households with heads in the youngest and to

Table 6.—Number of urban multi-family households of selected size by age of head of household, and percentage distribution by income status¹

[Preliminary data, subject to revision]

Size of household and age of head of household	Number of households ²	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
All sizes ³	159,224	16.3	25.5	35.9	12.6	9.7
16-24 years.....	3,782	19.4	48.5	26.7	4.3	1.1
25-44 years.....	61,518	16.4	24.2	37.6	13.1	8.7
45-59 years.....	53,344	16.6	23.0	35.7	13.5	11.2
60-64 years.....	14,084	15.1	25.2	35.4	13.1	11.2
65 years and over.....	26,230	15.8	30.6	33.5	10.7	9.4
1 person.....	12,815	12.1	51.1	27.4	5.2	4.2
16-24 years.....	1,181	4.7	73.2	18.7	2.4	1.0
25-44 years.....	4,340	10.9	48.4	32.3	6.0	2.4
45-59 years.....	3,434	16.2	47.7	26.8	5.1	4.2
60-64 years.....	1,124	12.2	49.3	26.7	5.8	6.0
65 years and over.....	2,684	12.0	50.8	24.7	5.1	7.4
2 persons.....	22,722	15.1	38.6	32.0	7.3	7.0
16-24 years.....	396	18.4	52.5	25.8	2.5	.8
25-44 years.....	6,295	15.1	39.5	33.2	7.3	4.9
45-59 years.....	7,176	15.5	34.8	33.4	8.5	7.8
60-64 years.....	2,505	13.4	35.1	34.1	7.7	9.7
65 years and over.....	6,289	15.3	42.2	28.8	6.1	7.6
3-4 persons.....	68,995	13.9	23.7	38.2	13.8	10.4
16-24 years.....	1,510	22.3	36.5	33.8	6.4	1.0
25-44 years.....	28,098	12.9	22.5	39.3	14.8	10.5
45-59 years.....	22,146	13.9	22.4	37.9	14.3	11.5
60-64 years.....	6,019	13.5	24.4	37.7	14.2	10.2
65 years and over.....	11,121	15.6	27.2	37.0	11.3	8.9
7 or more persons.....	15,737	28.6	14.9	32.5	13.2	10.8
16-24 years.....	116	44.0	25.0	24.1	6.0	.9
25-44 years.....	5,760	33.1	17.1	32.0	11.0	6.8
45-59 years.....	6,828	26.7	13.8	33.1	13.9	12.5
60-64 years.....	1,421	23.6	13.2	32.4	15.8	15.0
65 years and over.....	1,598	23.2	13.1	32.0	16.6	15.1

¹ For data for single-family households, see the *Bulletin*, September 1939, p. 32.

² Excludes 11,413 households with unknown income.

³ Includes 5 households with heads under 16 and 261 households with heads of unknown age.

Table 7.—Percentage distribution of urban multi-family and single-family households with children under 16 and of children in households, by type of first family

[Preliminary data, subject to revision]

Type of first family	Percent of households with children		Percent of children in households		Percent of all children in—	
	Multi-family households	Single-family households	Multi-family households	Single-family households	Multi-family households	Single-family households
All types.....	47.6	45.8	100.0	100.0	23.1	76.9
Husband and wife.....	57.5	54.0	77.3	92.4	20.1	79.9
Husband or wife, husband.....	32.0	13.2	4.1	1.0	54.6	45.4
Husband or wife, wife.....	24.6	25.1	17.8	6.6	44.9	55.1
Nonparent, male.....	6.6	.6	.3	(1)	75.9	24.1
Nonparent, female.....	7.5	.8	.5	(1)	81.1	18.9

¹ Less than 0.1 percent.

some extent in the oldest age groups, particularly with increasing number of children. Among households with heads of intermediate ages, those with two adults and all the other members under 16 years of age have generally the most favorable income status, irrespective of household size.

Comparison with single-family households.—In comparing multi-family with single-family households,² the only differences of any significance in the relationships between income status and number of children are:

In households reporting relief or incomes of less than \$1,000 there are smaller proportions of multi-family households; the only exceptions are, for the relief group, households without children or with one child and, for the nonrelief group, households in which only one member is an adult.

Among households with annual incomes of \$2,000 or more, the proportion of multi-family households is higher for each specified number of children.

When type of first family is added to the other two factors, the patterns of correlation remain generally the same in multi-family and in single-family households, although the correlations are less marked in multi-family households. The similarity in the patterns is not altered when age of head is introduced as an additional factor.

Gainful Workers and Income

An earlier analysis of single-family households pointed to a direct correlation between income and the number of gainful workers in the house-

hold.³ There are relatively four times as many families without gainful workers among multi-family as among single-family households. However, when the entire household is taken as the economic unit, 7 percent each of the single and of the multi-family households have no gainful workers (table 9). Households with only one worker constitute 41 percent of the multi-family households, in contrast to 67 percent of the single-family households. Relatively, twice as many of the multi-family as of the single-family households have two or more workers. Among multi-family households with workers there is a slight direct correlation between the proportion of households reporting relief and the number of workers in the household (table 10).

Household size.—When the factor of household size is introduced, the correlation in multi-family households between number of workers and the proportion of households reporting relief is inverse and tends to become more pronounced in larger households. Among nonrelief households the in-

² See the *Bulletin*, December 1939, pp. 29-36. Gainful workers include all those who were reported in regular employment, those on relief work, and those seeking work at the time of the canvass, made in the winter of 1935-36.

Table 8.—Number of urban multi-family households of selected size by number of children under 16, and percentage distribution by income status¹

[Preliminary data, subject to revision]

Size of household and number of children	Number of households ²	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000-1,999	\$2,000-2,999	\$3,000 and over
All sizes.....	159,224	16.3	25.5	35.9	12.6	9.7
No children.....	83,123	12.4	29.9	36.1	12.2	9.4
1 child.....	38,686	16.7	22.2	37.1	13.8	10.2
2 children.....	21,845	19.4	19.3	35.9	14.1	11.3
3 children.....	9,198	26.4	18.8	33.8	11.6	9.4
4 children.....	3,746	34.3	19.9	30.0	8.7	7.1
5 children.....	1,563	42.3	19.1	25.9	7.3	5.4
6 children.....	617	51.7	18.2	20.3	5.8	4.0
7 children.....	291	54.3	16.1	20.0	6.2	3.4
8 children.....	115	56.5	19.1	19.2	3.5	1.7
9 or more children.....	40	52.5	20.0	17.5	5.0	5.0
4 persons.....	33,125	14.1	20.4	38.8	14.9	11.8
No children.....	14,076	10.9	18.0	40.8	17.4	12.9
1 child.....	13,533	15.9	22.2	41.0	13.1	7.8
2 children.....	5,308	16.7	21.9	29.0	13.7	18.7
3 children.....	208	42.3	32.2	19.2	2.9	3.4
6 persons.....	14,253	20.2	16.3	36.5	15.7	11.3
No children.....	1,999	11.8	10.7	34.5	22.6	20.4
1 child.....	3,786	16.8	14.1	36.7	18.8	13.6
2 children.....	4,340	21.1	17.1	37.9	14.7	9.2
3 children.....	3,332	25.0	19.7	38.3	11.0	6.0
4 children.....	748	31.6	21.8	26.3	8.3	12.0
5 children.....	48	54.1	25.0	14.6	4.2	2.1

¹ For data for single-family households, see the *Bulletin*, November 1939, p. 5.

² Excludes 11,413 households with unknown income.

Table 9.—Number of households, adults, and children under 16 in urban multi-family households of specified type, and percentage distribution by number of gainful workers in household¹

[Preliminary data, subject to revision]

Type of first family and number of gainful workers in household	Households		Adults		Children	
	Num-ber ²	Per-cent	Num-ber ²	Per-cent	Num-ber ²	Per-cent
All types.....	170,571	100.0	530,946	100.0	148,682	100.0
No workers.....	12,018	7.1	20,083	3.8	3,905	2.6
1 worker.....	69,831	40.9	167,906	31.6	60,378	40.6
2 workers.....	55,158	32.3	182,698	34.4	51,089	34.4
3 or more workers.....	33,564	19.7	100,259	30.2	33,310	22.4
Husband and wife.....	106,967	100.0	372,705	100.0	115,009	100.0
No workers.....	2,012	1.9	5,169	1.4	841	.7
1 worker.....	41,896	39.1	115,472	31.0	47,329	41.3
2 workers.....	39,116	36.6	135,198	36.3	41,037	35.7
3 or more workers.....	23,973	22.4	116,866	31.3	25,602	22.3
Husband or wife, husband.....	10,699	100.0	27,486	100.0	6,165	100.0
No workers.....	839	7.8	1,387	5.1	127	2.0
1 worker.....	4,997	45.8	8,830	32.1	2,502	41.3
2 workers.....	3,074	28.7	8,888	32.3	1,946	31.6
3 or more workers.....	1,889	17.7	8,381	30.5	1,590	25.8
Husband or wife, wife.....	42,472	100.0	111,904	100.0	26,428	100.0
No workers.....	7,242	17.0	10,999	9.8	2,866	10.8
1 worker.....	17,270	40.7	35,830	32.0	10,052	38.0
2 workers.....	11,193	26.4	33,970	30.4	7,734	29.3
3 or more workers.....	6,767	15.9	31,105	27.8	8,776	21.9
Nonparent, male.....	4,033	100.0	7,079	100.0	384	100.0
No workers.....	611	15.2	773	10.9	11	2.9
1 worker.....	2,368	58.7	3,024	42.7	102	26.6
2 workers.....	677	16.8	1,723	24.4	141	36.7
3 or more workers.....	377	9.3	1,559	22.0	130	33.8
Nonparent, female.....	6,400	100.0	11,772	100.0	696	100.0
No workers.....	1,314	20.5	1,755	14.9	60	8.6
1 worker.....	3,430	53.6	4,750	40.4	193	27.7
2 workers.....	1,098	17.2	2,889	24.5	231	33.2
3 or more workers.....	558	8.7	2,378	20.2	212	30.5

¹ For data for single-family households, see the *Bulletin*, February 1940, p. 23.

² Excludes households with unknown number of children and/or gainful workers.

come status is more favorable for those with a larger number of workers, although this relationship is not always found for households in which all members are gainful workers. The presence or absence of the first worker is the most important factor in determining whether a household is in the low-income groups, that is, in receipt of relief or less than \$1,000 per year.

Family type.—In general, in households with a husband-and-wife first family there is no variation in the mean number of workers per household in the income groups up to \$5,000, while in the highest income group the average number of workers is less. In households with other types of first families the mean number of workers is highest in the intermediate income groups, \$2,000–4,999, and lowest in the income group under \$1,000. These relationships are most marked in households with a one-spouse first family headed by a woman.

While these relationships hold generally, in households with husband-and-wife first families and with six or more individuals there is a definite association between the mean number of workers and the income status of the household, at least up to the income group \$3,000–4,999, and the intensity of this relationship increases progressively with increased household size. To a lesser degree, the same associations are found in households with other types of first families.

Age of household head.—Among households with a husband-and-wife first family, the relation of income to age of head remains, with some exceptions, the same for each household size and each specified number of workers. That is, the households headed by young persons have the least favorable economic status, those headed by aged persons a more favorable, and those with heads of intermediate ages the most favorable status. In the larger households, the economic status of households with young heads is less favorable than in smaller households, while the income status of those with aged heads is more favorable.

With respect to number of workers, among households with young heads those which reported all members as gainful workers have the most favorable income status. Among households with heads of intermediate ages those with one worker often have the highest relative proportion in the higher income groups; with increasing numbers of workers there is some tendency for income status to improve, but the improvement is neither marked nor consistent. Among households headed by aged persons the income status improves with increased number of workers, up to three or four workers.

In households with a one-spouse first family headed by a man, the economic status is more favorable for households with older heads, through age 64. Generally, households with heads aged 45 or more show a direct correlation between economic status and number of workers per household of a given size.

Among households with a one-spouse first family headed by a woman, a direct correlation is found between economic status of the household and age of head. In general there is a direct correlation between economic status and number of workers in the household. In households with aged heads, those with no workers tend to have higher relative frequencies in the lowest and highest income

groups. In larger households, those with one less gainful worker than the total number of members tend to have the most favorable income status.

Among households with a nonparent first family, those with older heads have a slightly more favorable economic status.

Comparison with single-family households.—The proportion of households which are without workers and which report receipt of relief is, for each household size, about half as great among multi-family as among single-family households. With a few exceptions there are greater proportions of multi-family households reporting annual incomes of \$3,000 or more for each specified number of workers. The proportionate excess becomes less marked with increasing number of workers.

Children, Gainful Workers, and Income

As has already been shown, the proportion of children per household is smaller in multi-family households, and the proportion of gainful workers larger, than in single-family households.¹⁰

The economic situation of children in multi-family households is probably less precarious than in single-family households, since the income is more often derived from the earnings of more than one worker. Of children in multi-family households, 41 percent are in households with only one worker and 57 percent in households with two or more workers, in contrast to 76 percent and 21 percent, respectively, for single-family households. This greater proportion of children in families with two or more workers holds for all family types (table 9).

For both multi-family and single-family households there is a direct correlation between household income and the proportion of workers and nonworking adults in the household. Another indication of the more favorable economic status of multi-family households, therefore, is the fact that a somewhat larger proportion of persons in multi-family households are nonworking adults—35 percent as compared with 32 percent in single-family households—and also a larger proportion are workers—43 and 40 percent, respectively.

For households of each family type, also, larger proportions of nonworking adults are found among multi-family households. The proportion of work-

Table 10.—Number of urban multi-family households of selected size of household and number of gainful workers, and percentage distribution by income status¹

[Preliminary data, subject to revision]

Size of household and number of gainful workers	Number of house- holds ¹	Percent of households with specified income status				
		Relief	Nonrelief			
			Under \$1,000	\$1,000- 1,999	\$2,000- 2,999	\$3,000 and over
All sizes.....	159,168	16.3	25.5	35.9	12.6	9.7
No workers.....	11,193	17.9	48.8	22.3	4.7	6.3
1 worker.....	66,108	15.4	27.9	36.2	10.8	9.7
2 workers.....	51,253	16.6	22.2	38.5	14.2	8.5
3 workers.....	20,877	17.0	18.6	36.3	16.4	11.7
4 workers.....	6,873	17.2	15.9	34.2	17.7	15.0
5 workers.....	2,128	17.2	12.7	34.5	18.2	17.4
6 workers.....	554	19.3	12.1	30.9	15.2	22.5
7 workers.....	134	18.7	14.9	30.6	14.2	21.6
8 or more workers.....	48	14.6	14.6	20.8	22.9	27.1
4 persons.....	33,109	14.1	20.4	38.8	14.9	11.8
No workers.....	612	30.4	32.8	22.6	6.9	7.3
1 worker.....	12,533	13.8	20.3	37.8	13.8	14.3
2 workers.....	13,861	14.5	20.0	40.8	15.7	9.0
3 workers.....	5,471	12.0	19.8	38.3	16.9	13.0
4 workers.....	632	10.9	25.3	37.5	12.8	13.5
6 persons.....	14,245	20.2	16.3	36.5	15.7	11.3
No workers.....	139	49.7	26.6	15.1	3.6	5.0
1 worker.....	3,315	21.3	17.2	38.5	12.4	10.6
2 worker.....	4,955	22.3	16.5	37.5	14.8	8.9
3 workers.....	3,669	18.7	15.7	36.2	17.2	12.2
4 workers.....	1,664	15.2	15.3	33.3	21.5	14.7
5 workers.....	465	12.5	12.7	33.8	19.3	21.7
6 workers.....	38	10.5	21.0	26.3	13.2	29.0

¹ For data for single-family households, see the *Bulletin*, December 1939, p. 32.

² Excludes 11,413 households with unknown income and 56 households with unknown number of gainful workers.

ers to other members, on the other hand, is smaller per multi-family household of each type except for households with a husband-and-wife first family. The proportion of such households is sufficiently large, however, to result in the larger proportion of workers in all multi-family households without respect to type of first family. Both the inverse correlation between number of children and income and the direct correlation between number of workers and income are more regular and marked for single-family than for multi-family households.

Among multi-family households with a husband-and-wife first family, for those with specified number of workers and household size, the correlation between number of children and proportion of households reporting relief is direct, except that households with two adults tend to have the lowest proportion, irrespective of number of children. For households of specified size and number of children, in smaller households the proportion reporting relief is smaller for those with more workers; in larger households the reverse is true.

¹⁰ See the *Bulletin*, February 1940, pp. 21-30.

However, for all household sizes and numbers of children, one-worker households have the smallest proportions reporting relief.

Households with a larger number of children also have larger proportions in the income group of less than \$1,000, when household size and number of workers are held fixed. The exception for households with two adults is less evident here. In general, in households of specified household size and number of children, with an increased number of workers the proportions tend to increase. This tendency is more definite in households with two or more children than in those without children or with one child.

The proportions in the income group \$1,000-1,999 are generally highest for one and two-worker households and to a lesser extent for households with one or two children.

The proportions of households with incomes of \$2,000-2,999 are smaller for households of specified household size and number of workers with a larger number of children. When household size and number of children are held constant, the proportions are highest generally for one or two-

worker households and tend to be smaller for those with a larger number of workers.

The proportion of households in the income group of \$3,000 and over is smaller for households with a larger number of children, when household size and number of workers are held constant. This relationship is occasionally reversed in households with two adults. With respect to number of workers, in general the highest proportions are found in households with only one worker.

To summarize the preceding discussion on households with a husband-and-wife first family: the income status is less favorable for those with a large number of children, except that the most favorable income status is often found for households with only two adults, irrespective of number of children. With reference to workers, the most favorable income is found in households with one worker, although the proportion reporting relief is smaller for households with a large number of workers. When the size of the household is considered, in general the proportions reporting relief are larger for each specified number of workers and children in larger households. On the whole

Table 11.—Estimated mean income of urban multi-family households of selected size with husband-and-wife first family and with specified number of children under 16, by number of gainful workers¹

[Preliminary data, subject to revision]

Size of household and number of gainful workers	Number of households					Mean income of household				
	No children	1 child	2 children	3 children	4 children	No children	1 child	2 children	3 children	4 children
Nonrelief households										
4 persons:										
No workers.....	66	90				\$2,375	\$1,716			
1 worker.....	1,668	4,184	3,088			2,585	2,170	\$3,508		
2 workers.....	4,277	4,428	404			2,284	1,805	1,965		
3 workers.....	2,816	386				2,352	1,693			
4 workers.....	313					1,987				
Relief and nonrelief households										
4 persons:										
No workers.....	79	110				\$2,114	\$1,548			
1 worker.....	1,833	4,779	3,384			2,423	1,998	\$3,270		
2 workers.....	4,766	5,219	435			2,131	1,651	1,881		
3 workers.....	340	443				2,184	1,677			
4 workers.....	343					1,882				
Nonrelief households										
6 persons:										
1 worker.....		180	583	1,131	365		\$3,338	\$2,460	\$1,916	\$3,065
2 workers.....	150	690	1,420	996		\$2,679	2,489	2,113	1,766	
3 workers.....	367	1,112	780	51		2,961	2,480	1,957	1,791	
4 workers.....	468	447	50			2,938	2,234	1,462		
Relief and nonrelief households										
6 persons:										
1 worker.....		208	695	1,400	459		\$3,004	\$2,202	\$1,713	\$2,613
2 workers.....	168	818	1,795	1,316		\$2,484	2,234	1,851	1,546	
3 workers.....	416	1,333	965	79		2,714	2,211	1,747	1,461	
4 workers.....	533	536	60			2,685	2,006	1,362		

¹ For data for single-family households, see the *Bulletin*, February 1940, p. 25.

there is also a tendency for the proportions of households in the higher income groups to be higher in large households.

Among multi-family households with a one-spouse first family headed by a man, there is a greater likelihood for income status to be more favorable with a larger number of workers, when household size and number of children are held constant. There is an inverse correlation between income and number of children when household size and number of workers are held constant—with some exceptions in households with only one adult, irrespective of the number of children.

In households with a one-spouse first family headed by a woman, the negative relationship between number of children and income is more marked than for other family types. There is some relationship between number of workers and income, although the greatest relative frequencies in the income group \$3,000 and over are found among households without children and without workers.

The mean and median income of nonrelief households of four and six persons with a husband-and-wife first family, and the mean income for relief and nonrelief households combined, have been estimated for households with specified numbers of children and workers. One-worker households have the highest estimated mean nonrelief incomes. With each additional worker after the first, there is, in general, an inverse correlation between mean income and number of workers in the household, except that in four-person childless households the mean income of three-worker households is higher than that of two-worker households.

The same relationships hold for relief and nonrelief households combined. When number of workers and household size are held constant, an inverse correlation is generally found between estimated mean income and number of children in the household for nonrelief households and for relief and nonrelief households combined.

There is one exception to both of these correlations. Households consisting of two parents, with the other members children under 16, have the highest or next to the highest estimated mean incomes, as may be seen from table 11.

The relationship between mean income and number of workers in multi-family households, when number of children and household size are held constant, resembles that found in single-

family households, except that the contrast in multi-family households is less marked. With respect to children also there is the same relationship; namely, with increasing number of children the mean income decreases, although the rate of decrease in multi-family households is less pronounced. The nature of the association between number of children and mean income in multi-family households differs from that in single-family households, in that the mean income for households with two adults, irrespective of number of children, is relatively higher—sometimes, in fact, the highest (chart III).

Summary and Conclusion

In multi-family households, which include one-fourth of the persons in the entire urban sample, the following relationships are found between income and household characteristics:

(1) Multi-family households differ somewhat in their composition from single-family households in that they have relatively fewer children, more workers, and more nonworking adults. They have a higher proportion both of households headed by persons aged 60 and over and of individuals in these households.

(2) In multi-family households almost 50 percent of the individuals and a somewhat lesser proportion of the households report relief or an annual household income of less than \$1,000. On the other hand, about one-fifth of the households report incomes of \$2,000 or more.

(3) The estimated mean income is \$1,831 per household and \$460 per capita. The corresponding estimates for nonrelief households are \$2,037 and \$525. The estimated median income of nonrelief households is \$1,402.

(4) The least favorable income distribution and also the lowest mean, median, and per capita incomes are found for households with a one-spouse first family headed by a woman.

(5) Households headed by persons in the intermediate ages, 25–59, have the most favorable income distribution, and those with heads under 25 the least favorable. Except for households with heads under 25, there is a direct correlation between income and size of household, at least up to households with seven members.

(6) There is on the whole an inverse correlation between income and the number of children in the household, although the highest income

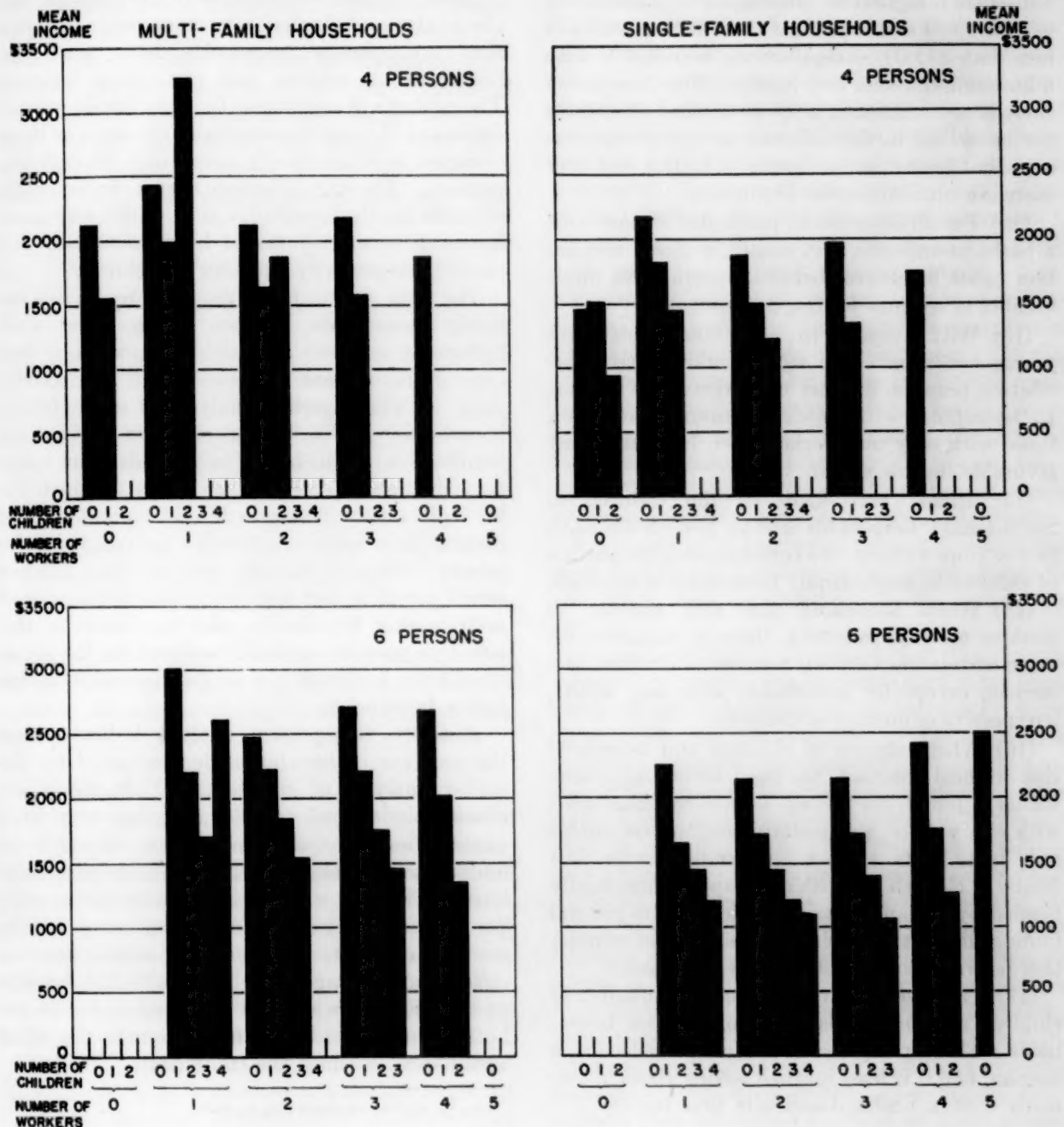
group contains a relatively large proportion of households with two adults, irrespective of number of children.

(7) The inverse correlation between number of children and income is most marked in households with a one-spouse first family headed by a

woman and least marked in those with a husband-and-wife first family.

(8) The inverse correlation between number of children and income is pronounced in households with younger heads and, to a lesser extent, in those with heads aged 65 or over.

Chart III.—Estimated mean income of urban multi-family and single-family households of selected size, with a husband-and-wife first family, by specified number of gainful workers and number of children under 16 in the household



(9) While the proportion of households without gainful workers is the same for multi-family and for single-family households, about one-half of the multi-family households have two or more gainful workers; the corresponding ratio for single-family households is one-fourth.

(10) Households without workers have decidedly the least favorable income status.

(11) The mean number of gainful workers per household is highest for households with incomes of \$2,000-4,999 and lowest for those with incomes of less than \$1,000, except among households with a husband-and-wife first family. For these latter there is no variation in average number of workers per household in the different income groups, except that in the income group of \$5,000 and over there is a smaller number of workers.

(12) For all households, particularly those with a husband-and-wife first family, a direct correlation exists in general between income and mean number of workers for larger households.

(13) With respect to age, households with young heads have the most marked direct correlation between number of workers and income. In households with heads of intermediate ages, those with only one worker often have the most favorable income status.

(14) Almost three-fifths of the children in multi-family households are in households with two or more workers; the corresponding proportion of children in single-family households is one-fifth.

(15) When household size and number of workers are held constant, there is a marked inverse correlation between number of children and income, except for households with two adults, irrespective of number of children.

(16) When number of children and household size are held constant, the most favorable income status is found, on the whole, among households with one worker, particularly smaller households and households with a husband-and-wife first family. Households with a one-spouse first family headed by a man are an exception to this general finding, in that they show a more direct correlation between number of workers and income.

(17) The inverse correlation between number of children and income is most marked for households with a one-spouse first family headed by a woman, and it is least marked among those households with a husband-and-wife first family.

(18) The mean income for nonrelief households of four and six persons with a husband-and-wife first family shows one-worker households to have the highest estimated average income, especially—in four-person households—those with two adults. In six-person households the highest mean income is found for households with one worker and one child; the second highest is found for one-worker households with two adults.

These findings, compared with the findings from the analyses of single-family households, indicate that multi-family households have somewhat higher mean, median, and per capita incomes. The patterns of correlation between family composition and income are essentially the same as those observed in single-family households, though less marked. The only difference that is characteristic of multi-family households is the relatively more favorable income status of households with two adults, irrespective of number of children.

The less pronounced associations in multi-family households between income and such factors as numbers of children or workers and type of family are consistent with the conclusions to which earlier analyses of single-family households pointed.¹¹ Consolidation of bio-legal families into multi-family households is an adaptive response to economic pressures to which the bio-legal family is exposed. By combining and pooling their resources, families generally acquire greater economic stability and at least relative security. This fact and the greater frequency of multi-worker households—also the result of this adaptive process—probably account for the somewhat more favorable per capita incomes of multi-family households.

Basically, this present analysis indicates that the patterns of correlation demonstrated by the earlier analyses of single-family households are characteristic of all families and that very little modification is required in order to extend these findings to all household types. The specific modifications involve a slight increase in the average per capita income and some softening of the marked contrasts in economic status between children and the aged and between broken families and families in which the husband and wife are both present, considered in relation to the other variables with which the study deals.

¹¹ See the *Bulletin*, December 1939, pp. 29-36.

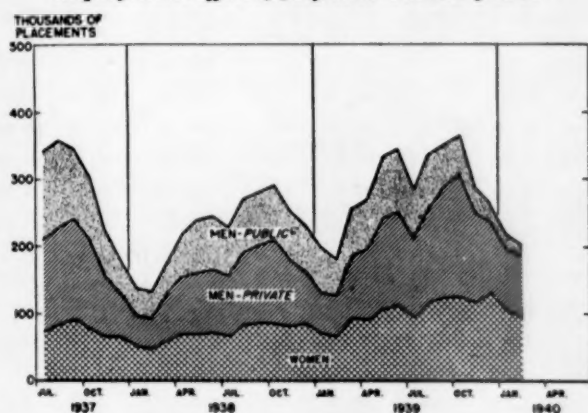
EMPLOYMENT SECURITY

BUREAU OF EMPLOYMENT SECURITY • RESEARCH AND STATISTICS DIVISION

Review of the Month

A weekly average of 985,000 unemployed workers received benefits in February, an increase of approximately 108,000 over the January average. At least 1.1 million workers received one or more benefit payments in the month. The total volume of continued claims filed for weeks of unemployment was only 205,000 below the unusually high level of January, despite the smaller number of working days in the month. Benefit payments of \$44.3 million approached the August 1939 high and were 8 percent higher than in the previous month. Although placements in February were

Chart I.—Placements of men and women by public employment offices, July 1937–February 1940



fewer than in January, the decrease was attributable almost entirely to the shorter work month. Private placements for the month were the highest reported for any February on record.

Insurance Activities

Continuing unemployment and the availability of new wage credits as a result of the beginning of new benefit years were largely responsible for the maintenance of the high level of claims and payments. Certain outdoor industries were adversely affected by weather conditions, particularly in the Southeast and far West. In States where decreases in claims were reported, reemployment, as well as exhaustion of benefit rights, was noted. Increased activity in the shoe industry and textile mills resulted in a decline in claims in Maine, although exhaustions of benefit credits

also contributed to the decrease. In Illinois, rehiring in coal mining, construction, and clothing industries accounted for the decrease, with exhaustions also a factor. Maryland reported increased employment in textile manufacturing. In Alabama, where claims increased, there was further contraction of employment in the lumber and construction industries, due to the continuation of inclement weather. Idaho reported continued shut-downs in the lumber industry.

More than 5.8 million continued claims were received during February, a decrease of nearly 4 percent. Because of the fewer working days in the month, however, this number represents a higher level than in January. Declines were most pronounced in Hawaii, Illinois, Maine, New Hampshire, New York, Rhode Island, and Wisconsin. Exhaustion of benefit rights contributed to the decreases in some of these States. On the other hand, most of the States in the Midwest, Southwest, Rocky Mountain, and Pacific Coast areas reported increases in claims. The rate of increase was notably lower than in January, however, when the beginning of new benefit years accounted for unusually large volumes of claims. Approximately 23 percent of the continued claims were filed to meet waiting-period requirements in the State laws, in contrast to 30 percent in January.

Benefit payments increased for the fourth consecutive month, totaling somewhat more than \$44.3 million. Increases of 25 percent or more were shown for the majority of the 39 States reporting increases from January. The most pronounced increase occurred in Oregon, where benefits more than doubled; increases of 50 percent or more were shown for Delaware, Idaho, Minnesota, Montana, Nebraska, North Dakota, and Vermont. Of the 12 jurisdictions reporting reduced payments, Hawaii showed the most pronounced decline—35 percent—and reductions in excess of 10 percent were reported by Maine, New Hampshire, and Rhode Island. Excluding benefits paid this year in Illinois and Montana, which began benefits only in July 1939, payments increased 21 percent over January-February 1939.

More than 4.3 million weeks of total and partial

Table 1.—Continued claims received, number of weeks compensated, and amount of benefits paid, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 23, 1940]

Region ¹ and State	Continued claims ²			Weeks compensated					Benefits paid				
	Total number	Percentage change from January	Compensable	Number	Percentage change from January	Type of unemployment			Amount ⁴	Percentage change from January	Type of unemployment		
						Total	Partial and part-total combined ³	Partial only ³			Total	Partial and part-total combined ³	Partial only ³
Total	5,825,843	-3.9	4,478,428	4,315,924	+7.6	3,958,227	327,508		\$44,327,782	+8.1	\$41,917,458	\$2,166,726	
Region I:													
Connecticut	83,876	-6.3	66,028	62,001	+34.3	55,553	5,448	(⁵)	615,393	+38.4	583,153	31,877	(⁵)
Maine	36,791	-20.4	31,596	30,931	-14.7	27,097	3,834	(⁵)	213,317	-13.1	192,179	20,470	(⁵)
Massachusetts	239,104	-11.5	192,479	199,619	+8.4	199,619	(⁵)	(⁵)	1,998,551	+9.5	1,998,551	(⁵)	(⁵)
New Hampshire	20,498	-31.9	15,703	15,503	-25.0	12,641	2,862	(⁵)	128,792	-20.9	114,406	14,386	(⁵)
Rhode Island	66,030	-18.0	53,141	53,141	-15.4	44,877	8,264	(⁵)	503,730	-14.7	467,466	36,264	(⁵)
Vermont	17,215	-1.1	12,794	12,913	+48.7	11,457	1,456	1,256	118,880	+50.3	112,253	6,603	\$5,125
Region II:													
New York	728,612	-15.3	588,002	584,974	-7.1	584,974	(⁵)	(⁵)	6,883,774	-8.2	6,883,774	(⁵)	(⁵)
Region III:													
Delaware	18,174	+44.6	15,208	15,103	+73.8	12,719	2,384	2,202	123,796	+71.6	110,114	13,462	12,324
New Jersey	242,706	-5.1	181,991	186,773	+30.2	166,773	(⁵)	(⁵)	1,530,831	+29.5	1,530,831	(⁵)	(⁵)
Pennsylvania	540,538	+2	389,995	362,744	-1.0	362,744	(⁵)	(⁵)	4,021,211	-2	4,021,211	(⁵)	(⁵)
Region IV:													
District of Columbia	33,972	+13.5	23,881	20,833	+20.8	20,044	789	(⁵)	183,724	+25.5	178,654	5,070	(⁵)
Maryland	85,443	-7.6	74,528	61,901	+8.1	54,612	7,189	6,691	550,879	+4.8	499,645	40,671	37,424
North Carolina	94,761	+7	70,003	66,342	+12.9	52,482	3,882	3,461	309,462	+7.9	281,677	11,559	9,807
Virginia	92,644	+26.2	72,813	69,308	+43.3	64,691	4,617	3,870	511,561	+39.6	489,505	21,998	17,485
West Virginia	45,776	+2.7	34,069	33,707	+25.3	33,301	406	(⁵)	276,538	+26.8	274,518	2,010	(⁵)
Region V:													
Kentucky	93,506	+12.7	51,448	45,822	+32.3	44,896	926	(⁵)	362,810	+31.2	356,042	5,494	(⁵)
Michigan	214,218	+4.7	176,859	172,646	+16.1	164,362	8,284	(⁵)	1,992,823	+13.2	1,947,207	45,616	(⁵)
Ohio	387,320	+9	222,648	215,193	-6.2	184,223	30,970	(⁵)	2,138,154	-5.3	1,948,655	190,336	(⁵)
Region VI:													
Illinois	342,904	-17.8	300,522	297,086	-9.0	226,641	70,445	47,512	3,508,126	-8.1	2,961,778	540,833	334,563
Indiana	123,423	+7.9	99,392	99,240	+35.1	84,597	14,643	(⁵)	1,007,900	+38.3	924,840	82,638	(⁵)
Wisconsin	82,337	-27.1	49,583	50,212	-5.8	45,519	4,693	2,198	514,584	-2.0	484,622	30,262	11,890
Region VII:													
Alabama	83,227	+11.2	57,683	55,213	+8.7	49,294	5,919	4,319	370,507	+6.2	334,179	36,080	26,857
Florida	51,725	-10.4	38,809	37,997	-8.8	31,742	6,255	(⁵)	340,742	-9.3	302,390	38,362	(⁵)
Georgia	78,364	+12.0	55,723	53,114	+18.3	49,718	3,396	2,792	333,725	+14.5	319,918	13,807	11,361
Mississippi	60,742	+16.7	49,386	38,948	+34.0	38,020	928	(⁵)	225,456	+34.9	220,990	4,249	(⁵)
South Carolina	40,570	-10.7	31,908	31,136	-1.0	26,310	4,826	2,550	198,477	+6	174,656	23,664	12,112
Tennessee	115,219	+7	93,234	65,184	-9.1	60,804	4,380	1,475	472,616	-7.6	452,670	19,780	5,836
Region VIII:													
Iowa	90,910	+5.0	64,803	64,657	+35.6	58,142	6,515	1,792	594,539	+36.0	552,728	40,898	9,936
Minnesota	148,146	+14.6	120,840	114,987	+48.1	108,548	6,439	(⁵)	1,200,267	+50.4	1,150,861	49,211	(⁵)
Nebraska	33,904	+19.9	28,610	29,470	+60.9	27,534	1,936	978	278,965	+64.9	264,236	14,722	7,162
North Dakota	10,782	+14.2	8,710	7,906	+51.8	7,299	537	31	75,126	+50.1	70,876	4,250	215
South Dakota	8,645	+14.3	6,456	6,197	+34.3	5,667	530	(⁵)	47,535	+30.6	44,115	3,396	(⁵)
Region IX:													
Arkansas	52,005	+18.0	37,287	37,287	+26.0	35,199	2,088	269	216,478	+24.0	208,167	8,311	1,077
Kansas	45,709	+17.2	30,822	30,568	+50.1	26,321	4,247	2,775	278,980	+48.0	252,783	26,197	15,916
Missouri	120,885	+2.5	85,755	80,261	+26.1	72,541	7,720	1,878	710,065	+28.1	670,309	39,755	7,719
Oklahoma	63,098	-7	49,166	48,702	+24.9	41,237	7,465	850	447,422	+19.6	400,349	47,073	4,473
Region X:													
Louisiana	92,564	+2.0	73,461	66,372	+10.5	62,599	3,773	(⁵)	510,127	+7.6	487,846	22,045	(⁵)
New Mexico	16,898	+7	13,540	12,216	+13.9	11,018	1,198	857	110,128	+9.8	101,300	8,828	6,067
Texas	186,364	-5.3	97,764	126,470	+2.5	109,554	16,916	(⁵)	960,281	+2	874,536	85,695	(⁵)
Region XI:													
Arizona	16,000	-3.8	12,146	11,991	+2.3	11,229	762	96	128,017	-1.4	122,444	5,573	662
Colorado	51,145	+15.2	43,177	42,381	+29.3	38,595	3,786	1,456	430,669	+30.0	403,033	27,361	8,923
Idaho	36,223	+5.4	30,187	27,454	+59.7	25,955	1,499	(⁵)	318,487	+62.3	306,006	12,471	(⁵)
Montana	52,187	+14.2	45,914	46,371	+55.5	46,371	(⁵)	(⁵)	514,033	+54.5	514,033	(⁵)	(⁵)
Utah	21,430	-5.3	18,450	18,433	+10.9	16,598	1,835	615	198,142	+11.5	184,934	13,208	4,518
Wyoming	18,730	+20.8	15,066	14,579	+38.5	12,826	1,753	1,123	189,671	+37.1	174,785	14,886	8,373
Region XII:													
California	534,197	-10.2	455,315	453,309	+1.8	386,002	47,224	(⁵)	5,684,801	+11.6	5,148,996	415,033	(⁵)
Nevada	13,442	+9.9	11,754	9,869	+18.1	9,287	582	61	129,371	+19.1	123,585	5,786	546
Oregon	97,018	+3.9	70,242	41,916	+119.6	37,806	4,110	2,480	511,766	+118.7	477,984	33,719	19,511
Washington	128,458	+11.7	103,010	100,521	+34.6	91,575	8,946	(⁵)	1,259,457	+39.0	1,182,490	76,967	(⁵)
Territories:													
Alaska	3,790	+18.8	3,054	3,276	+30.2	2,895	253	(⁵)	49,798	+15.2	46,736	2,204	(⁵)
Hawaii	4,616	-28.6	3,358	3,347	-35.9	2,749	598	643	27,118	-34.5	23,452	3,666	3,250

¹ Social Security Board administrative regions.

² Waiting-period claims are represented by difference between total number and number of compensable claims.

³ Benefits for partial unemployment are not provided by State law in Massachusetts, Mississippi, Montana, New Jersey, New York, and Pennsylvania. Of these, only Mississippi provides for payments of less than full weekly benefit amount for total unemployment, i. e., part-total unemployment.

⁴ Includes supplemental payments, not classified by type of unemployment.

⁵ Data for partial unemployment included with data for part-total unemployment.

⁶ Excludes 901 payments amounting to \$23,210 arising from recalculation of weekly benefit amounts.

unemployment, 8 percent more than in January, were compensated during February. Approximately 4 million or 92 percent of these weeks of unemployment were man-weeks of total unemployment. Illinois reported the largest proportion of partial and part-total unemployment, where such weeks of unemployment represented 24 percent of all compensable periods of unemployment. In most States from 5 to 10 percent of the periods compensated were for less than 7 days of unemployment. Six States—California, Illinois, Michigan, New York, Ohio, and Pennsylvania—accounted for approximately half of all weeks of total unemployment and paid 55 percent of the benefits for total unemployment, an evidence of relatively higher average weekly benefits paid.

Excluding Alaska, a weekly average of 985,000 claimants received benefits during February, representing a 12-percent increase over January. All but 8 States showed a larger number of claimants drawing benefits, with the majority reporting increases of 30 percent or more. In Oregon benefit recipients more than doubled, and in Arkansas, Delaware, Idaho, Minnesota, Montana, and Virginia payments were made to at least 60 percent more recipients than in January. Seven States—California, Illinois, Massachusetts, Michigan, New York, Ohio, and Pennsylvania—accounted for 53 percent of all benefit recipients this month, in contrast to 59 percent in January.

The number of claimants receiving first payments in February for the 47 States reporting comparable data totaled 497,300, an increase of 10 percent from January. This number marked the highest month of first payments since August 1939 and reflected completion of waiting-period weeks following the initiation of new benefit years. Increases of more than 25 percent in the number of first-payment beneficiaries were reported by 20 of the 36 States showing increases; in Kansas and South Dakota, the number of recipients doubled. Fewer first payments than in January were reported by 11 States, in 5 of which the decreases were more than 20 percent.

The number of claimants exhausting benefit rights increased 3 percent to 232,000 for all States excluding Alaska, Indiana, and Wisconsin. Twenty-eight States reported increased exhaustion of benefit rights. The largest increases in exhaustions were reported by Iowa and Montana; Mis-

Table 2.—Average number of claimants receiving benefits, number receiving first payments, and number exhausting benefit rights during February 1940, by regions and States

[Data reported by State agencies, corrected to Mar. 19, 1940]

Region ¹ and State	Average number of claimants receiving benefits ²		Claimants receiving first payments		Number of claimants exhausting benefit rights
	Number	Percentage change from January	Number	Percentage change from January	
Total.....	982,873	+12.4	497,336	+9.9	232,016
Region I:					
Connecticut.....	14,016	+38.6	9,596	+11.4	3,650
Maine.....	6,990	-14.2	2,555	-23.4	1,524
Massachusetts.....	46,592	+4.7	37,809	+3.6	12,490
New Hampshire.....	3,772	-18.1	1,419	-32.8	1,035
Rhode Island.....	13,581	-5	7,388	-25.9	9,092
Vermont.....	2,717	+38.0	1,680	+29.7	396
Region II:					
New York.....	133,464	-1.9	46,989	-18.6	35,382
Region III:					
Delaware.....	3,394	+90.7	2,329	+54.0	822
New Jersey.....	37,900	+35.8	25,305	+38.2	10,759
Pennsylvania.....	82,500	+4.8	40,577	+20.4	27,708
Region IV:					
District of Columbia.....	4,511	+20.1	2,620	+46.0	901
Maryland.....	14,449	+12.6	5,740	+14.8	3,280
North Carolina.....	15,409	+12.8	9,714	+4.5	1,906
Virginia.....	16,047	+67.4	10,282	+35.5	3,289
West Virginia.....	7,363	+24.0	3,617	+28.0	1,519
Region V:					
Kentucky.....	10,647	+34.1	6,531	+78.2	1,848
Michigan.....	37,932	+16.3	19,182	+7.2	6,291
Ohio.....	46,880	-5.4	22,623	+20.4	8,684
Region VI:					
Illinois.....	70,770	+8	25,414	-24.1	14,526
Indiana.....	22,244	+34.7	(³)		(⁴)
Wisconsin.....	11,751	-2.7	(⁵)		(⁶)
Region VII:					
Alabama.....	12,056	+5.0	5,885	+84.7	1,725
Florida.....	8,876	-5.8	4,463	-19.3	2,579
Georgia.....	12,464	+30.3	5,673	+30.0	4,636
Mississippi.....	8,810	+43.4	5,953	+18.3	1,570
South Carolina.....	7,108	+1.6	3,490	-16.6	1,287
Tennessee.....	15,708	+4.2	6,806	+4.5	2,714
Region VIII:					
Iowa.....	10 14,875	+52.2	8,982	+2.0	4,337
Minnesota.....	25,942	+60.6	12,823	+8.6	3,128
Nebraska.....	6,135	+50.7	3,580	+38.9	866
North Dakota.....	1,706	+53.3	963	+39.6	274
South Dakota.....	1,334	+34.2	926	+123.7	359
Region IX:					
Arkansas.....	8,028	+76.9	5,539	+33.6	1,459
Kansas.....	6,375	+41.7	5,436	+101.5	2,205
Missouri.....	18,750	+37.0	14,842	+27.7	7,303
Oklahoma.....	10,868	+33.1	6,302	-9.4	4,048
Region X:					
Louisiana.....	14,612	+14.0	7,868	+60.3	3,861
New Mexico.....	2,870	+19.1	1,152	+19.6	560
Texas.....	29,080	+8.7	14,067	+5	8,287
Region XI:					
Arizona.....	2,790	+6.6	1,308	+5.9	1,016
Colorado.....	9,472	+32.5	4,601	+18.7	1,334
Idaho.....	6,151	+72.3	3,153	+33.9	1,120
Montana.....	10,485	+63.6	4,059	-4.2	1,218
Utah.....	4,432	+24.1	1,657	-28.1	1,219
Wyoming.....	3,399	+46.0	2,015	+68.6	968
Region XII:					
California.....	10 102,789	+1.9	53,691	+31.1	23,227
Nevada.....	2,200	+18.6	(⁷)		402
Oregon.....	8,902	+125.8	8,262	+44.9	1,088
Washington.....	22,931	+54.2	12,999	+20.2	3,280
Territories:					
Alaska ¹¹					
Hawaii.....	796	-33.4	411	-1.2	244

¹ Social Security Board administrative regions.

² Represents average number of weeks of unemployment compensated during weeks ended within month.

³ Excludes Alaska.

⁴ Based on States reporting data for both January and February.

⁵ Excludes Alaska, Indiana, Nevada, and Wisconsin.

⁶ Excludes Alaska, Indiana, and Wisconsin.

⁷ Represents claimants exhausting benefit rights under uniform-duration provisions of State law.

⁸ Represents claimants exhausting maximum benefit rights, which are based on weeks of employment instead of wage credits in base period.

⁹ Data not comparable.

¹⁰ Represents average number of payments issued during weeks ended within month.

¹¹ Data not reported.

Table 3.—Number of weeks of unemployment compensated and amount of benefits paid on interstate claims¹ received as liable and as agent State, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 27, 1940]

Region ² and State	Number of weeks of unemployment compensated on interstate claims received as—		Amount of benefits paid on interstate claims received as—	
	Liable State	Agent State	Liable State	Agent State
Total³.....	4 174,626	174,626	\$1,962,981	\$1,962,981
Region I:				
Connecticut.....	3,547	1,761	39,329	20,655
Maine.....	1,292	871	10,600	9,806
Massachusetts.....	4,595	4,787	51,274	58,236
New Hampshire.....	1,195	877	11,505	11,191
Rhode Island.....	2,000	1,689	22,981	19,252
Vermont.....	737	521	7,818	5,857
Region II:				
New York.....	14,620	8,510	179,523	96,527
Region III:				
Delaware.....	988	487	9,863	5,444
New Jersey.....	3,836	3,869	39,658	45,427
Pennsylvania.....	6,161	6,112	73,983	67,481
Region IV:				
District of Columbia.....	621	1,811	7,405	18,268
Maryland.....	1,938	2,359	20,530	23,940
North Carolina.....	2,026	1,990	12,920	18,847
Virginia.....	3,745	2,577	33,569	24,924
West Virginia.....	2,167	1,769	18,822	19,688
Region V:				
Kentucky.....	1,356	2,789	12,138	30,425
Michigan.....	6,543	3,213	83,326	35,986
Ohio.....	4,070	4,052	56,765	46,896
Region VI:				
Illinois.....	10,463	6,152	142,453	68,706
Indiana.....	3,228	3,271	38,406	38,708
Wisconsin.....	755	1,923	8,960	23,968
Region VII:				
Alabama.....	2,829	2,694	23,870	26,733
Florida.....	3,142	9,963	34,611	119,393
Georgia.....	2,297	2,466	19,682	24,368
Mississippi.....	1,820	2,367	16,326	22,601
South Carolina.....	1,043	1,410	8,647	10,996
Tennessee.....	3,007	3,788	28,464	38,661
Region VIII:				
Iowa.....	2,981	2,911	32,121	34,698
Minnesota.....	2,642	3,134	29,633	37,109
Nebraska.....	2,667	2,217	28,179	26,105
North Dakota.....	797	1,006	8,613	11,446
South Dakota.....	727	931	6,526	10,712
Region IX:				
Arkansas.....	2,954	4,136	23,058	45,515
Kansas.....	2,877	3,044	30,072	33,861
Missouri.....	3,161	7,315	30,208	81,298
Oklahoma.....	3,198	5,873	33,222	65,296
Region X:				
Louisiana.....	3,006	3,072	32,481	30,478
New Mexico.....	2,504	1,433	26,216	15,000
Texas.....	7,064	7,181	67,691	82,430
Region XI:				
Arizona.....	2,451	2,826	27,704	32,651
Colorado.....	4,347	2,950	46,737	34,051
Idaho.....	3,941	2,578	48,385	32,135
Montana.....	5,020	1,665	57,877	21,261
Utah.....	1,030	1,915	11,662	23,792
Wyoming.....	2,776	933	37,642	10,522
Region XII:				
California.....	19,201	20,581	236,742	233,491
Nevada.....	2,672	1,218	36,384	15,151
Oregon.....	1,099	5,598	13,936	71,369
Washington.....	6,303	6,347	82,406	76,645
Territories:				
Alaska.....	(⁴)	177	(⁴)	2,166
Hawaii.....	187	215	2,049	2,815
Unallocated⁵.....		1,292		

¹ Includes claims for partial unemployment for a number of States, although such payments are not provided in the interstate benefit-payment plan.

² Social Security Board administrative regions.

³ Excludes Alaska.

⁴ Excludes 32 payments amounting to \$984 arising from recalculation of benefit amounts in Ohio.

⁵ Data not reported.

⁶ Represents 1,292 weeks compensated by Maine as liable State for which break-down by agent State was not reported. However, amount of benefits for these weeks totaling \$10,600 is included in break-down by agent State.

souri also reported a sharp increase in claimants exhausting benefit rights. The 35-percent decrease in Washington was the largest for the 20 States reporting declines. For the country as a whole the number of claimants receiving first payments was more than double the number of claimants exhausting benefit rights. Only in Rhode Island was the number of claimants exhausting benefit rights greater than the number of first-payment recipients.

Interstate claims for 175,000 weeks of unemployment were compensated during February, an 8-percent increase from the previous month. Workers filing such claims received approximately \$2 million in compensation for these weeks of unemployment. Most of the New England, Middle Atlantic, Midwest industrial, and Mountain States received claims for more weeks of unemployment as liable States than as agent States. Connecticut, Delaware, Michigan, Montana, Nevada, and Wyoming compensated as liable States more than twice as many weeks of unemployment as they compensated as agent States. On the other hand, the majority of the Southern, Midwest, Great Plains, Southwest, and Pacific Coast States received more claims as agent States than they compensated as liable States. Nearly half of all interstate claims were received as agent States by California, Florida, Illinois, Missouri, New York, Oklahoma, Oregon, Pennsylvania, Texas, and Washington.

Collections deposited this year by State agencies totaled nearly \$216 million and represented, on the basis of comparable States, a 3-percent increase in collections deposited during the January-February period of 1939, despite the fact that interstate railroads and affiliated companies are no longer contributing to State funds. Of the 41 States reporting comparable data, increased collections were shown by 16 States, with the greatest gain of 15 percent in Alabama. The increases were concentrated in the Middle Atlantic and the Midwest industrial States. The declines shown for most of the 25 States reporting reduced deposits reflect the discontinuance of contributions from railroads which became effective July 1, 1939. The decrease of 41 percent in Wisconsin is attributable to the lower contribution rates resulting from experience rating.

More than \$910 million has been paid out to unemployed workers since benefits were first

Table 4.—Collections deposited in State clearing accounts in January-February 1940 and funds available for benefits as of Feb. 29, 1940, by regions and States

Table 4.—Collections deposited in State clearing accounts in January-February 1940 and funds available for benefits as of Feb. 29, 1940, by regions and States

[In thousands]

Region ¹ and State	Collections deposited ²		Funds available for benefits as of Feb. 29, 1940
	January-February 1940	Percentage change from January-February 1939	
Total.....	\$215, 927	³ +3.3	\$1, 668, 390
Region I:			
Connecticut.....	4, 893	+12.8	31, 421
Maine.....	1, 071	+1.7	4, 200
Massachusetts.....	10, 342	+7.8	77, 892
New Hampshire.....	672	(⁴)	6, 144
Rhode Island.....	2, 624	(⁴)	11, 115
Vermont.....	201	-19.4	3, 054
Region II:			
New York.....	30, 665	(⁴)	195, 266
Region III:			
Delaware.....	648	+7	6, 162
New Jersey.....	12, 164	+7.9	109, 000
Pennsylvania.....	23, 032	+14.3	111, 533
Region IV:			
District of Columbia.....	1, 433	+11.3	17, 555
Maryland.....	3, 390	+4.4	18, 242
North Carolina.....	2, 059	+8.3	19, 756
Virginia.....	2, 654	-1.9	18, 983
West Virginia.....	1, 886	+1.8	14, 586
Region V:			
Kentucky.....	2, 774	-7.4	27, 847
Michigan.....	12, 062	+5.3	55, 123
Ohio.....	15, 784	+9.3	143, 745
Region VI:			
Illinois.....	19, 099	+3.7	184, 806
Indiana.....	5, 259	+6.9	37, 755
Wisconsin.....	1, 778	-41.0	50, 865
Region VII:			
Alabama.....	2, 502	+15.3	13, 635
Florida.....	1, 749	-2.2	14, 165
Georgia.....	2, 151	(⁴)	22, 240
Mississippi.....	690	(⁴)	4, 495
South Carolina.....	1, 145	(⁴)	10, 536
Tennessee.....	2, 263	-4.2	14, 377
Region VIII:			
Iowa.....	2, 010	-6.5	15, 685
Minnesota.....	3, 637	+9	24, 915
Nebraska.....	994	-8.7	10, 449
North Dakota.....	157	-15.9	2, 422
South Dakota.....	294	-8.1	2, 976
Region IX:			
Arkansas.....	906	-2.5	7, 505
Kansas.....	1, 218	-19.3	14, 375
Missouri.....	5, 157	-1.2	53, 075
Oklahoma.....	1, 691	(⁴)	15, 745
Region X:			
Louisiana.....	1, 778	-3.7	17, 815
New Mexico.....	343	-8.7	2, 877
Texas.....	3, 757	-3.4	47, 425
Region XI:			
Arizona.....	556	-3.0	2, 622
Colorado.....	1, 280	-4.7	11, 275
Idaho.....	513	-3.7	3, 065
Montana.....	683	-7.5	6, 735
Utah.....	700	-2.9	3, 625
Wyoming.....	295	-23.5	2, 675
Region XII:			
California.....	10, 765	-2.5	158, 555
Nevada.....	227	-7.0	1, 685
Oregon.....	1, 677	(⁴)	8, 785
Washington.....	2, 765	(⁴)	22, 775
Territories:			
Alaska.....	100	-4.5	1, 115
Hawaii.....	464	(⁴)	5, 315

¹ Social Security Board administrative regions.

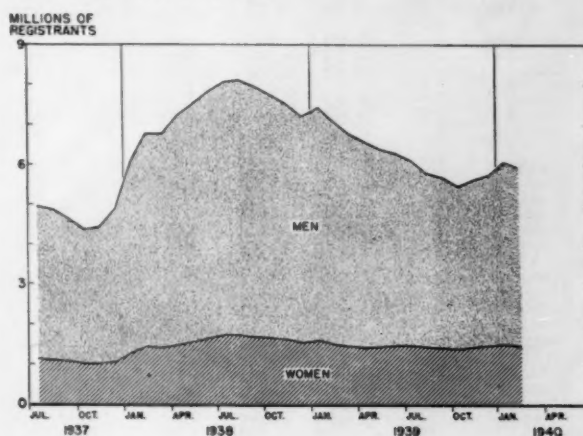
¹ Includes contributions plus such penalties and interest collected from employers as are available for benefit payments, plus redeposits of dishonored contribution checks, minus refunds of contributions and dishonored contribution checks.

¹ Computed on basis of comparable States. See footnote 4.

⁴ Not computed since data for States that shifted either wholly or in part from a monthly contribution basis to a quarterly contribution basis during 1939 are not comparable.

Reflecting principally the reduced number of working days in the month, placements in February numbered 203,300 in contrast to 221,000 in January. The rate of decline in public placements was considerably greater than that for private placements, partly because of the contraction in public works programs. During the month, more than 184,000 private jobs were filled, of which 52 percent were in jobs lasting more than 1 month. Despite the decrease in private placements this month, the volume of such placements was 44 percent higher than in the corresponding month of 1939. Of the 38 States showing decreases from January, half reported declines of less than 10 percent.

Chart II.—Active file of men and women registrants at public employment offices as of the end of the month, July 1937–February 1940



Improvement in private placements over February 1939 was general, with only seven States showing a smaller volume. Private placements in February 1940 were double the number of such placements for the corresponding month of 1938.

In addition to complete placements, nearly 25,000 supplemental placements were reported. More than half of these were made in Texas, chiefly in agriculture. Such placements represent instances in which the employment offices did not complete all steps in the placement process but were of material assistance in bringing worker and job together.

Nearly 1.3 million applications for work were received during February, a decline of 19 percent from the previous month. The active file of registrants for work declined to 5.9 million, a decrease

Table 5.—Status of State accounts in the unemployment trust fund, by regions and States, fiscal year 1939-40¹ through February

[In thousands]

Region ² and State	Balance as of June 30, 1939	Fiscal year 1939-40 through February			
		Deposits	Interest received ³	Withdrawals	Balance as of Feb. 29, 1940
Total.....	\$1,273,609	\$638,536	\$17,340	\$284,492	\$1,644,993
Region I:					
Connecticut.....	21,565	13,272	307	4,933	31,211
Maine.....	2,355	3,225	87	1,450	4,167
Massachusetts.....	60,443	29,570	822	13,400	77,435
New Hampshire.....	4,540	2,439	63	990	6,052
Rhode Island.....	7,538	7,405	106	4,145	10,904
Vermont.....	2,286	1,053	32	380	2,991
Region II:					
New York.....	140,859	98,545	2,001	50,000	191,405
Region III:					
Delaware.....	4,627	1,835	64	440	6,086
New Jersey.....	80,566	35,393	1,101	8,725	108,335
Pennsylvania.....	75,767	61,688	1,037	29,500	108,992
Region IV:					
District of Columbia.....	13,153	4,615	182	905	17,045
Maryland.....	10,775	9,400	168	3,075	17,268
North Carolina.....	13,641	7,717	193	2,125	19,426
Virginia.....	13,604	7,175	187	2,425	18,541
West Virginia.....	8,894	6,819	123	2,220	13,616
Region V:					
Kentucky.....	21,541	8,093	288	2,322	27,600
Michigan.....	43,775	34,405	545	24,550	54,175
Ohio.....	113,312	44,069	1,516	15,558	143,339
Region VI:					
Illinois.....	153,885	52,700	2,044	26,000	182,629
Indiana.....	27,165	15,063	383	5,650	37,561
Wisconsin.....	43,405	8,971	569	2,450	50,495
Region VII:					
Alabama.....	9,307	6,559	130	2,725	13,271
Florida.....	12,587	4,730	155	3,525	13,947
Georgia.....	17,567	5,500	230	2,200	21,097
Mississippi.....	3,257	1,960	46	863	4,400
South Carolina.....	8,982	2,700	113	1,350	10,445
Tennessee.....	10,636	6,490	148	2,964	14,310
Region VIII:					
Iowa.....	11,784	6,025	160	2,500	15,469
Minnesota.....	17,324	11,175	254	4,150	24,603
Nebraska.....	8,100	3,085	112	950	10,347
North Dakota.....	1,974	665	27	298	2,368
South Dakota.....	2,235	840	31	146	2,960
Region IX:					
Arkansas.....	5,786	2,709	80	1,065	7,510
Kansas.....	11,534	3,822	157	1,228	14,285
Missouri.....	41,507	14,550	565	4,025	52,597
Oklahoma.....	12,849	4,930	172	2,230	15,721
Region X:					
Louisiana.....	13,644	6,703	183	3,400	17,130
New Mexico.....	2,515	1,060	33	735	2,873
Texas.....	37,562	15,493	513	6,500	47,068
Region XI:					
Arizona.....	2,086	1,612	29	880	2,847
Colorado.....	9,437	3,749	124	2,105	11,205
Idaho.....	2,327	1,536	33	950	2,946
Montana.....	6,049	2,075	78	1,765	6,437
Utah.....	2,565	2,005	37	1,100	3,507
Wyoming.....	2,304	961	31	720	2,576
Region XII:					
California.....	124,084	58,687	1,703	27,950	156,524
Nevada.....	1,561	704	20	655	1,630
Oregon.....	6,478	4,160	87	2,175	8,550
Washington.....	19,047	8,050	256	4,550	22,803
Territories:					
Alaska.....	820	478	11	250	1,059
Hawaii.....	4,005	1,471	54	295	5,235

¹ Federal contributions from employers have been collectible in all States since Jan. 1, 1936. Employee contributions on wages earned are also required by Alabama, California, Kentucky, Louisiana, New Jersey, and Rhode Island. For data for fiscal years 1937-38 and 1938-39, see the *Bulletin*, August 1939, p. 79.

² Social Security Board administrative regions.

³ Interest is received at the end of each quarter of fiscal year.

⁴ Under provision of the Connecticut law, administrative grants equal to the preliminary and "liquidating" amount to be transferred to the railroad unemployment insurance account are to be withheld by the Social Security Board, and the State is permitted to withdraw from unemployment compensation funds the amounts necessary for administrative purposes, up to the amount so withheld. As of Feb. 29, 1940, \$783,000 had been withheld.

Source: U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

of approximately 145,000 job seekers from January and of nearly 1.2 million from February a year ago. The reduction from January is largely attributable to the clearing of the files of persons who have failed to indicate their availability for work rather than to a decrease in the volume of unemployment.

Although private placements of both men and women continued to decrease in February, the number was about 50 percent greater than that for February 1939. The rate of decrease from January was much greater for women than for men. Placements of men, which numbered 90,000, were 1.5 percent less, and placements of women, which numbered 94,000, were 10 percent less than in the preceding month. Seventeen percent of all placements of men were in public employment. Almost 924,000 job applications were received from men and 369,000 from women, representing decreases of 20 percent and 15 percent, respectively, from the preceding month. The active file of men decreased 2 percent to 4.5 million and that of women 4 percent to 1.4 million.

State Amendments

Four States—Kentucky, New York, South Carolina, and Virginia—amended their unemployment compensation laws in March.

Kentucky.—Extensive changes were made with respect to coverage exclusions, benefit structure, eligibility and disqualification provisions, claims procedure, and contributions. Paralleling the 1939 amendments to the Social Security Act, the following services are excluded from coverage: service by student nurses and internes, by insurance agents on a commission basis, by newsboys under 18, and by full-time students regularly attending classes at educational institutions. Also in line with the Federal amendments, wages are defined to exclude remuneration over \$3,000 paid to an employee by an employer during a calendar year, for the purposes of both employer and employee contributions.

Other changes in definitions include those designed to harmonize with the new annual-wage basis for the benefit formula. The base period is shortened to a base year, defined as (1) the preceding calendar year for any worker who files an initial claim between April 1 and September 30 of any year, and (2) the period of 12 consecutive months ended on the preceding June 30 for any worker

who files an initial claim between October 1 and the following March 31. A benefit period—the

year following the filing of a valid claim—is substituted for the benefit year, which began with

Table 6.—Placement activities of public employment services for all registrants, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 23, 1940]

Region and State	Complete placements							Supplemental placements	Applications received		Active file as of Feb. 29, 1940	
	Total	Private				Public	Number		Percentage change from January 1940			
		Total	Percentage change from—		Regular (over 1 month)							
			January 1940	February 1939								
Total.....	203,286	184,231	-6.1	+44.1	96,462	380,474	+46.3	19,055	24,773	1,293,159	-18.7	5,921,579
Region I:												
Connecticut.....	3,665	3,171	-8.5	+47.8	1,937	6,638	+51.2	494	139	18,275	-30.5	81,566
Maine.....	1,260	1,187	-1.8	+45.4	924	2,335	+26.9	103	8	8,686	-21.7	34,767
Massachusetts.....	2,955	2,758	-14.8	+73.0	1,969	5,995	+87.5	197	63	36,460	-18.4	172,275
New Hampshire.....	1,571	1,344	-9.3	+2.6	963	2,825	-7.8	227	284	5,314	-30.3	18,929
Rhode Island.....	529	509	-19.6	-7.6	324	1,142	-1.0	20	44	5,906	-45.2	46,423
Vermont.....	629	587	+3.5	+25.4	248	1,154	+20.3	42	17	2,637	-31.5	18,778
Region II:												
New York.....	18,648	17,701	-2.9	+65.2	8,549	35,935	+63.5	947	741	148,650	-28.3	615,310
Region III:												
Delaware.....	661	648	-18.9	+40.6	288	1,447	+66.9	13	27	3,790	-35.3	15,785
New Jersey.....	9,027	8,629	+11.5	+180.4	4,263	16,365	+165.2	398	793	49,678	-27.0	292,073
Pennsylvania.....	8,931	8,412	-3.2	+55.1	5,414	17,105	+67.2	519	1,536	103,037	-21.6	421,567
Region IV:												
District of Columbia.....	2,526	2,441	-21.5	+9.4	1,108	5,550	+18.3	85	10	10,214	-26.5	39,487
Maryland.....	2,378	2,234	-12.7	+43.3	1,177	4,794	+55.5	144	30	19,378	-40.3	74,687
North Carolina.....	5,084	4,217	+1.9	+25.2	2,222	8,356	+22.5	867	20	28,764	-6.3	104,914
Virginia.....	3,312	2,783	-14.2	+60.1	1,669	6,027	+66.9	529	63	22,076	-15.3	59,881
West Virginia.....	2,036	1,918	+1.9	+1.5	1,104	3,801	-1.9	118	281	20,907	-15.8	77,385
Region V:												
Kentucky.....	1,573	1,416	-2.7	+81.8	860	2,871	+84.9	157	113	20,883	-3.7	88,533
Michigan.....	7,034	6,668	-4.4	+65.7	4,423	13,646	+67.6	366	105	70,559	-10.3	215,149
Ohio.....	9,475	9,302	-7.6	+96.2	5,137	19,365	+110.0	173	317	77,891	-8.6	286,028
Region VI:												
Illinois.....	10,190	10,051	-13.2	+16.0	5,387	21,632	+20.9	139	467	57,716	(7)	179,470
Indiana.....	5,606	5,568	-3.2	+20.8	3,278	11,323	+26.2	38	815	37,886	-14.6	178,934
Wisconsin.....	4,345	3,925	-4.5	+28.5	2,446	8,035	+37.5	420	445	32,712	-4.6	159,899
Region VII:												
Alabama.....	2,867	2,698	-2.9	-2.5	1,816	5,478	+3.7	169	184	21,910	-7.6	139,850
Florida.....	2,817	2,333	-30.0	(7)	1,608	5,667	(7)	484	2	15,283	-3.6	64,734
Georgia.....	6,106	5,467	+10.9	+174.3	2,673	10,398	+177.1	639	121	23,486	+6.7	182,562
Mississippi.....	2,328	1,773	+20.0	+288.0	1,197	3,251	+117.5	555	227	14,320	-23.0	63,459
South Carolina.....	2,819	1,780	+27.0	+122.2	1,108	3,182	+111.6	1,039	12	9,805	+3.1	71,043
Tennessee.....	3,219	3,010	-2.3	+27.5	1,996	6,092	+23.5	209	429	12,522	-8.7	142,056
Region VIII:												
Iowa.....	4,532	3,595	-12.0	+4	1,442	7,682	+13.2	937	425	15,899	-33.9	99,970
Minnesota.....	3,122	2,912	-4.9	+20.1	1,715	5,975	+16.3	210	150	22,861	-29.8	149,376
Nebraska.....	1,307	1,056	-6.3	+22.2	546	2,183	+42.2	251	17	8,136	-17.6	43,911
North Dakota.....	829	805	-15.0	-1.7	415	1,752	+2.9	24	28	4,564	-32.3	29,604
South Dakota.....	578	536	-21.6	-23.0	228	1,220	-11.3	42	16	4,330	-13.0	31,644
Region IX:												
Arkansas.....	1,775	1,536	-22.4	-2.9	957	3,515	+27.4	239	245	12,985	+2.1	57,447
Kansas.....	2,267	2,015	-7.6	+111.4	776	4,196	+137.3	252	167	28,230	+36.6	60,008
Missouri.....	5,084	4,889	-5.4	+105.2	2,878	10,058	+120.3	195	20	48,148	-14.5	190,643
Oklahoma.....	2,933	2,508	+2.3	+93.5	917	4,959	+79.5	425	125	23,157	-10.1	90,750
Region X:												
Louisiana.....	3,681	3,352	-7	-11.8	2,127	6,727	-1.0	329	59	19,914	-20.5	97,060
New Mexico.....	840	693	-19.6	+69.4	434	1,555	+44.5	147	514	3,972	-24.3	35,139
Texas.....	24,448	22,025	-6.0	+24.5	6,375	45,447	+21.9	2,423	13,119	48,248	-18.4	268,992
Region XI:												
Arizona.....	2,298	1,870	-33.2	+134.3	1,196	4,669	+122.1	428	898	7,385	-22.1	25,422
Colorado.....	2,086	1,814	-11.6	+66.6	829	3,867	+79.9	272	80	14,604	-22.0	66,645
Idaho.....	1,110	1,095	+23.6	+72.2	603	1,981	+45.3	15	48	5,231	-27.6	16,007
Montana.....	641	514	+13.5	+40.1	279	967	+14.7	127	131	4,580	-28.2	31,129
Utah.....	499	390	-57.8	-14.1	135	1,314	+52.4	109	39	8,958	-19.6	26,067
Wyoming.....	306	225	+9	+4	99	448	+2.5	81	0	2,888	-26.4	11,376
Region XII:												
California.....	14,624	12,945	-4.5	+13.8	6,524	26,506	+11.5	1,679	688	94,763	-27.7	549,095
Nevada.....	702	606	-20.1	+36.8	317	1,364	+29.0	96	57	2,250	-30.8	6,638
Oregon.....	2,657	2,196	-30.6	+38.8	1,154	5,358	+79.4	461	469	12,836	-36.1	50,685
Washington.....	4,360	3,687	+5.1	+270.6	2,207	7,195	+232.8	673	130	18,714	-18.1	125,516
Territories:												
Alaska.....	386	94	+3.3	+129.3	29	185	+110.2	292	21	513	-39.7	2,564
Hawaii.....	630	373	-34.4	+147.0	192	942	+224.8	257	34	1,222	-39.1	10,327

¹ Social Security Board administrative regions.

² Excludes Florida; State employment service not in complete operation during February 1939.

³ Increase of less than 0.1 percent.

the first compensable week. In lieu of total and partial unemployment, the new law substitutes a period of unemployment, consisting of 14 consecutive days during which the worker earns less than

his 2-week benefit rate and during which less than 50 hours of suitable work are available to him.

A schedule of even-dollar benefit rates based on annual wages is established. Benefit amounts

Table 7.—Placement activities of public employment services for men and women, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 23, 1940]

Region ¹ and State	Men						Women					
	Complete placements				Applications received	Active file as of Feb. 29, 1940	Complete placements				Applications received	Active file as of Feb. 29, 1940
	Total	Private		Public			Total	Private		Public		
		Total	Regular (over 1 month)					Total	Regular (over 1 month)			
Total.....	107,853	89,878	42,102	17,975	923,916	4,473,288	95,433	94,353	54,360	1,080	369,243	1,448,291
Region I:												
Connecticut.....	2,229	1,784	1,103	445	12,208	56,767	1,436	1,387	834	49	6,067	24,799
Maine.....	633	561	425	72	6,356	27,085	627	596	499	31	2,330	7,682
Massachusetts.....	1,511	1,331	855	180	23,216	110,323	1,444	1,427	1,114	17	13,253	61,932
New Hampshire.....	1,187	990	706	197	4,053	13,489	384	354	257	30	1,261	5,440
Rhode Island.....	223	207	119	16	3,370	27,363	306	302	205	4	2,535	19,090
Vermont.....	328	287	120	41	1,736	13,628	301	300	128	1	901	5,150
Region II:												
New York.....	8,545	7,626	2,983	919	100,999	435,025	10,103	10,075	5,566	28	47,690	180,285
Region III:												
Delaware.....	206	194	107	12	2,591	11,554	455	454	181	1	1,208	4,231
New Jersey.....	4,162	3,791	1,383	371	32,767	197,299	4,865	4,838	2,880	27	16,911	94,774
Pennsylvania.....	4,229	3,776	2,237	453	76,582	324,586	4,702	4,636	3,177	66	26,455	96,981
Region IV:												
District of Columbia.....	872	791	332	81	5,993	26,291	1,654	1,650	776	4	4,221	13,196
Maryland.....	1,415	1,272	619	143	14,109	57,220	963	962	514	1	5,299	17,467
North Carolina.....	2,910	2,052	819	858	19,595	73,102	2,174	2,165	1,403	9	9,169	31,812
Virginia.....	1,754	1,231	729	523	15,503	44,491	1,558	1,552	940	6	6,573	15,390
West Virginia.....	836	724	430	112	17,112	65,258	1,200	1,194	674	6	3,795	12,127
Region V:												
Kentucky.....	772	627	343	145	16,009	70,731	801	789	517	12	4,874	17,802
Michigan.....	3,753	3,402	2,307	351	53,197	169,380	3,281	3,266	2,116	15	17,362	45,769
Ohio.....	3,965	3,816	2,142	149	58,487	221,291	5,510	5,486	2,995	24	19,404	64,737
Region VI:												
Illinois.....	4,206	4,102	2,071	104	38,475	131,147	5,984	5,949	3,316	35	19,241	48,323
Indiana.....	2,074	2,058	1,204	16	26,019	138,935	3,532	3,510	2,074	22	11,867	39,999
Wisconsin.....	2,037	1,651	1,003	386	24,077	129,792	2,308	2,274	1,443	34	8,635	30,107
Region VII:												
Alabama.....	1,859	1,695	1,070	164	17,083	114,182	1,008	1,003	746	5	4,827	25,668
Florida.....	1,653	1,173	791	480	11,601	48,102	1,164	1,160	817	4	3,682	16,632
Georgia.....	4,122	3,496	1,376	626	15,559	135,515	1,984	1,971	1,297	13	7,927	47,047
Mississippi.....	1,448	904	549	544	11,168	33,393	880	869	648	11	3,152	10,066
South Carolina.....	2,093	1,069	601	1,024	7,338	56,349	726	711	507	15	2,467	14,694
Tennessee.....	1,476	1,269	752	207	7,867	105,870	1,743	1,741	1,244	2	4,655	36,186
Region VIII:												
Iowa.....	2,390	1,630	597	760	11,147	77,044	2,142	1,965	845	177	4,752	22,926
Minnesota.....	1,316	1,109	647	207	15,571	115,883	1,806	1,803	1,068	3	7,290	33,493
Nebraska.....	763	528	199	235	5,904	35,202	544	528	347	16	2,232	8,709
North Dakota.....	282	274	157	8	3,203	23,900	547	531	258	16	1,361	5,704
South Dakota.....	223	186	75	37	3,260	24,737	355	350	153	5	1,070	6,907
Region IX:												
Arkansas.....	804	585	307	219	10,082	46,334	971	951	650	20	2,903	11,113
Kansas.....	1,326	1,084	291	242	23,159	49,710	941	931	485	10	5,071	10,298
Missouri.....	2,410	2,234	1,105	176	35,181	143,370	2,674	2,655	1,773	19	12,967	47,273
Oklahoma.....	1,453	1,032	284	421	17,102	74,349	1,480	1,476	633	4	6,055	16,401
Region X:												
Louisiana.....	1,606	1,371	846	325	14,876	79,036	1,985	1,981	1,281	4	5,038	18,044
New Mexico.....	408	323	189	145	3,246	29,728	372	370	245	2	726	5,411
Texas.....	15,874	13,469	2,737	2,405	33,636	205,070	8,574	8,556	3,638	18	14,612	63,922
Region XI:												
Arizona.....	1,458	1,119	782	339	5,938	21,270	840	751	414	89	1,447	4,152
Colorado.....	1,203	937	338	296	10,792	54,301	883	877	491	6	3,812	12,344
Idaho.....	534	522	265	12	4,091	14,344	576	573	338	3	1,140	1,663
Montana.....	448	331	176	117	3,807	26,137	193	183	103	10	773	4,992
Utah.....	208	132	45	76	7,115	21,732	291	258	90	33	1,843	4,335
Wyoming.....	188	109	41	79	2,257	9,405	118	116	58	2	631	1,971
Region XII:												
California.....	7,915	6,278	3,014	1,637	63,151	405,068	6,709	6,667	3,510	42	31,612	144,027
Nevada.....	512	424	253	88	1,809	5,392	190	182	64	8	441	1,246
Oregon.....	1,935	1,501	789	434	10,223	41,234	722	695	365	27	2,613	9,451
Washington.....	3,062	2,471	1,580	591	14,037	102,005	1,298	1,216	627	82	4,677	23,511
Territories:												
Alaska.....	345	60	19	285	474	2,334	41	34	10	7	39	230
Hawaii.....	542	290	146	252	785	7,535	88	83	46	5	437	2,792

¹ Social Security Board administrative regions.

range from \$8 to \$30 for 2-week periods of unemployment. Base-year wages must equal at least \$200. The duration of benefits is established by a table in amounts equal to 8 times the 2-week benefit rate. The following deductions from the benefit rate are provided: (1) 80 percent of earnings during the period for which benefits are claimed and (2) remuneration received in the form of wages in lieu of notice, workmen's compensation, old-age and survivors insurance under title II of the Social Security Act, or similar payments under any act of Congress. Benefits are to be charged pro rata against all employers from whom the worker earned base-year wages.

The waiting period is reduced to a period of 2 successive weeks of unemployment in the benefit year. Benefit duration is reduced in cases of disqualification for refusal of suitable work, knowingly making false statements, voluntary leaving, and discharge for misconduct. No worker may be disqualified because of voluntary leaving or discharge for misconduct unless the employer notifies the commission within a reasonable time. In case of a labor dispute, the employer must notify the commission within 7 days after the dispute begins.

The date on which experience rating becomes effective is postponed until January 1941, and changes are made in the computation date and in the reserve requirements for rate modifications. A new provision requires employers not subject to the Federal unemployment tax, but subject to the State law, to pay an equalizing tax of 0.3 percent for administrative purposes.

More detailed collection procedures are specified, and contributions are made a lien on the property of delinquent employers. The dead line for refund of erroneously collected contributions is extended from 1 to 2 years. The amendments also include authorization for the appointment of a committee to study and report on intermittent industries. The act is amended to enable the State to comply with the provisions of the Railroad Unemployment Insurance Act.

Another amendment, approved March 26, provides for the transfer of the balance of railroad employee contributions from the State's account in the unemployment trust fund to the railroad unemployment insurance account. If the commission is prevented from authorizing or making this transfer, it may withdraw from the State's account in the trust fund the amounts necessary

for the administration of the unemployment compensation law and withheld from administrative grants by the Social Security Board. Effective July 1, 1941, the State is required to replace grants received for unemployment compensation administration but lost or expended for other purposes.

New York.—An amendment approved March 22 exempts employment as "golf caddies" in lieu of the former provision exempting employment as "a caddy by individual members of golf clubs or their guests."

South Carolina.—An amendment approved March 3 excludes from coverage the service of newsboys under 18 years of age.

Virginia.—An amendment enacted on March 5 provides for a merit system within the unemployment compensation agency, to be administered by a merit-system council of three members appointed by the commission. Another amendment, enacted March 16, establishes an experience-rating system, effective January 1941, providing in general for rates to be established which will each year tend to replenish the unemployment compensation fund. Under this experience-rating system, contribution rates are based on the individual employer's experience (benefit-wage ratio) correlated with the State-wide experience, and range from 1 percent to 2.7 percent in intervals of 0.5 percent. Rates obtained from such correlation are subject to modification depending on the condition of the fund.

Four additional amendments were approved on March 29. The first amends employment exclusions and the definition of wages to conform to the 1939 amendments to the Federal Unemployment Tax Act, except that the exclusion of casual labor is omitted and an exclusion of real-estate salesmen on a commission basis is added.

The benefit structure is completely revised to provide for a calendar-year base period, a uniform benefit year beginning April 1, weekly benefit rates ranging from \$3 to \$15 in even-dollar amounts, qualifying wages of 25 times the benefit rate earned in the base year, and duration of benefits of from 6 to 16 times the benefit rate. A waiting period of 2 weeks is required in each benefit year—1 week if the initial claim is filed during February or March—and must be served regardless of compensation status at the beginning of each benefit year. The act also provides for conform-

ity to provisions of the Railroad Unemployment Insurance Act.

The second amending act authorizes cooperation with the Railroad Retirement Board with respect to maintenance and use of employment service facilities.

Another amendment provides that only the claimant and his last employer shall be notified of the decision on a claim and the latter only if a question of disqualification is involved. It further modifies the application of the provision for termination of coverage with respect to organizations exempt from income tax under section 101 of the Federal Internal Revenue Code and to employers who are liable solely by acquisition. The dead line for applying for termination in other cases is postponed to February 2 (formerly January 5).

RAILROAD UNEMPLOYMENT INSURANCE *

In the 4 weeks ended March 1, 1940, the regional offices of the Railroad Retirement Board received 137,954 claims for railroad unemployment insurance (table 1). Except for the first week, the slight reduction of the claims load first observed at the end of January continued in February. The average number of claims per week in February was nearly 34,500, a decline of about 1,900 from the level of the preceding month. However, the February figure was 20 percent greater than the average weekly receipts in any month, other than January, since the beginning of operations. The claims series indicates that unemployment among the eligible workers in the industry in the second half of January and the first half of February averaged about 69,000.

The decline in the receipt of applications for certificate of benefit rights which occurred in the second half of January continued in February. During the latter month only about 2,300 employees per week filed applications for a determination of their benefit rights on the basis of credited compensation for 1938. A rise in such applications was observed, however, in the last week of February when the number of claims also increased; these changes suggest that the volume of claims in the first half of March will probably be larger than in February.

*Prepared by the Bureau of Research and Information Service, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

A safeguard for administrative funds is added, providing for replacements by the State of lost or improperly expended funds. Finally, the provisions for collection and adjustment of the tax are modified by permitting the commission to settle for less than the full amount due, by amending the lien clause and by authorizing refunds in certain special cases.

The fourth amending act adds a disqualification for receipt of benefits under another State or a Federal unemployment compensation law, sets up a merit-system council to administer a merit system of personnel selection, and authorizes cooperation with the Railroad Retirement Board and reciprocal agreements for combining wage credits under another State or a Federal law with credits under the Virginia law.

The reduction in applications which began in the second half of January was reflected in a drop in the number of certificates of waiting-period credit in February. Such certificates are issued to employees upon completion of the first half month with 8 or more days of unemployment. The average weekly number of waiting-period certificates in February was only about 2,400 as compared with more than 4,500 in the preceding month. As a further result of reduction in applications, the number of initial certifications for benefit payment also declined in February. The total number of initial certifications in the month was 12,492, or an average of 3,123 per week in contrast to an average of 4,811 in January.

The decline in initial benefit certifications, however, did not affect the number of all benefit certifications in February. During that month 111,800 claims were certified for benefits, or nearly 28,000 per week, the highest weekly average since the beginning of operations. The increase of about 4 percent over the previous high reached in January cannot be attributed to a rise in the number of claims. It is explained in part by the fact that a larger proportion of claims included registrations with respect to 8 or more days of unemployment in the half month and could therefore be certified either for waiting-period credit or for benefit payment. More important is the fact that of all certifiable claims a larger proportion could be certified for benefit because

Table 1.—Railroad unemployment insurance: Applications for certificate of benefit rights and claims received, certificates of waiting-period credit issued, and benefit payments certified, June 1939–February 1940

Period	Applications received	Claims received	Certificates of waiting-period credit issued	Benefit payments certified		
				Number	Total amount	Average amount
Cumulative through Mar. 1, 1940.....	187,750	967,680	162,497	631,265	\$9,474,007	\$15.01
Cumulative through Feb. 2, 1940.....	178,633	829,726	152,837	519,465	7,783,578	14.98
Feb. 3–Mar. 1, 1940....	9,117	137,954	9,660	111,800	1,690,429	15.12
Week ended:						
Feb. 9.....	2,293	37,128	2,615	29,873	461,138	15.44
Feb. 16.....	1,978	33,176	2,426	27,062	403,060	14.90
Feb. 23.....	1,780	32,263	2,139	25,720	387,895	15.08
Mar. 1.....	3,066	35,387	2,480	29,145	438,306	15.04
Weekly averages:						
Period ended Sept. 1, 1939 ¹	8,965	26,151	8,158	12,838	191,372	14.91
Sept. 2–Sept. 29.....	2,457	27,961	3,735	21,757	317,349	14.60
Sept. 30–Oct. 27.....	2,223	21,223	2,061	15,658	233,302	14.90
Oct. 28–Dec. 1.....	4,253	20,412	2,759	14,175	217,466	15.34
Dec. 2–Dec. 29.....	5,284	28,447	4,964	18,783	284,403	15.15
Dec. 30, 1939–Feb. 2, 1940.....	3,780	36,357	4,516	26,803	403,214	15.04
Feb. 3–Mar. 1.....	2,279	34,488	2,415	27,950	422,607	15.12

¹ Number of weeks used to obtain weekly averages for period ended Sept. 1, 1939, is as follows: for applications, 11 (June 16–Sept. 1); for claims and certificates of waiting-period credit, 9 (July 1–Sept. 1); for benefit payments, 7 (July 16–Sept. 1).

² Revised.

the claimants had previously satisfied the waiting-period requirement of the law.

Of the total benefit certifications in February, 3,074 were for last payments to claimants who have exhausted their rights in the current benefit

year. By March 1, 10,693 claimants had been certified for the maximum amount of benefits to which they were entitled in the benefit year; this amounts to 8 percent of the 133,274 claimants for whom one or more benefit payments have been certified since the beginning of operation.

The amount of benefits certified in February was nearly \$1.7 million. The average per certification applying to a 15-day period with 8 or more days of unemployment was \$15.12, a slight increase over the average for January. As shown in table 2, based on a 20-percent sample, the change in the average is due mainly to an increase in the proportion of beneficiaries with 15 days of unemployment (and hence 8 compensable days) in the half month. In part the change is attributable also to a slight increase in the number of days of unemployment for beneficiaries who had 8 to 14 days of unemployment in the half month and for whom benefits were therefore certified for 1 to 7 compensable days.

The average benefit per certification in February was nearly equal to the average for December. The slight drop in the January average was due entirely to a decline in the proportion of beneficiaries with 8 compensable days. Table 2 shows that there was no change between December and January in either of the other factors which may affect the average benefit—the average daily benefit amount or the average number of com-

Table 2.—Railroad unemployment insurance: Average benefit payment, average daily benefit amount, and average number of compensable days of unemployment for benefit certifications, July 1939–February 1940¹

Period	All certifications			Certifications with 8 compensable days			Certifications with 1–7 compensable days		
	Average benefit payment	Average daily benefit amount	Average number of compensable days	Percent of total certifications	Average benefit payment	Average daily benefit amount	Average benefit payment	Average daily benefit amount	Average number of compensable days
July 16–Sept. 1.....	\$14.91	\$2.31	6.45	57.7	\$18.49	\$2.31	\$9.97	\$2.31	4.32
Sept. 2–Sept. 29.....	14.60	2.31	6.30	55.9	18.51	2.31	9.50	2.30	4.13
Sept. 30–Oct. 27.....	14.90	2.29	6.48	58.5	18.31	2.29	9.92	2.29	4.34
Oct. 28–Dec. 1.....	15.34	2.26	6.72	63.2	18.15	2.27	10.19	2.25	4.51
Dec. 2–Dec. 29.....	15.15	2.23	6.82	65.5	17.76	2.22	10.35	2.26	4.58
Dec. 30–Feb. 2.....	15.04	2.23	6.80	64.8	17.76	2.22	10.35	2.26	4.58
Feb. 3–Mar. 1.....	15.12	2.23	6.84	65.7	17.75	2.22	10.40	2.26	4.60
Week ended:									
Jan. 5.....	15.12	2.23	6.85	66.4	17.84	2.23	10.28	2.25	4.57
Jan. 12.....	14.79	2.25	6.65	61.5	17.76	2.22	10.28	2.29	4.49
Jan. 19.....	15.01	2.24	6.79	64.9	17.76	2.22	10.35	2.27	4.56
Jan. 26.....	15.10	2.22	6.84	65.1	17.68	2.21	10.48	2.24	4.68
Feb. 2.....	15.23	2.23	6.90	67.2	17.76	2.22	10.42	2.24	4.65
Feb. 9.....	15.44	2.25	6.94	67.7	17.86	2.23	10.74	2.28	4.72
Feb. 16.....	14.90	2.24	6.76	64.9	17.78	2.22	10.19	2.28	4.48
Feb. 23.....	15.08	2.21	6.79	64.7	17.75	2.19	10.28	2.25	4.53
Mar. 1.....	15.04	2.23	6.84	65.5	17.78	2.22	10.43	2.25	4.64

¹ All data except average benefit payment for all certifications are based on 20-percent sample of benefit certifications for each day in each regional office.

pensable days for beneficiaries with less than 8 compensable days in the half month.

In table 3 the number of benefit certifications and the amount of benefits for the 5-week period ended February 2 and for the 4-week period ended March 1 are shown by State of residence of the beneficiary. The figures are calculated from a tabulation of a 20-percent sample of certifications.

Review for First Half Year of Operations

The 20-percent sample of benefit certifications used in tables 2 and 3 has also been tabulated by periods in which the compensable unemployment occurred, as distinct from the week in which benefit payments were actually certified. The tabulation by periods of unemployment results in a series free of the distorting effect of administrative delays. Such delays occur mainly after the claims reach the regional offices, because of the time required for additional investigation in the field or in Washington, unexpected increases in the claim load, and similar reasons. A summary of the results of this tabulation for the first half year of operation, together with the series on the total number of claims and the number certified for waiting-period credit, is presented in table 4. It should be noted that all data in this table relate to claimants rather than to claims or certificates or other forms, because the periods for which information is presented are such that no employee could normally submit more than one claim or be certified more than once within one period.¹

Except for the first month of operation, from 74 to 91 percent of all claimants registered with respect to 8 or more days of unemployment in the half month; these claimants therefore submitted effective claims which could be certified for benefit payment or waiting-period credit. From 43 to 60 percent of all claimants had continuous unemployment in the half month. For the first month the figures may not be entirely reliable because of the delay in providing registration facilities and the lack of familiarity with the new system.

¹ This statement is subject to one minor qualification: because of transfers of claimants from one claims agent to another in the course of a single half month, 1 claimant may be represented by 2 or more claims in 1 half month. The total number of claimants shown in table 4 is therefore slightly overestimated. Note also that the half months begun prior to July 16 extend over a period twice as long as those for which data are shown in the lower lines of the table; in order to ensure comparability the figures in the first line are averaged.

Table 3.—Railroad unemployment insurance: Number and amount of benefit payments certified, by State of residence of beneficiary, Dec. 30, 1939–Feb. 2, 1940, and Feb. 3–Mar. 1, 1940¹

State	Dec. 30–Feb. 2		Feb. 3–Mar. 1	
	Number	Amount	Number	Amount
Total.....	134,015	\$2,016,070	111,800	\$1,690,429
Alabama.....	1,335	19,155	1,023	13,406
Arizona.....	288	4,445	286	4,429
Arkansas.....	2,053	29,540	1,520	23,005
California.....	7,126	117,181	6,402	102,343
Colorado.....	3,419	51,479	3,622	56,439
Connecticut.....	749	11,546	557	8,912
Delaware.....	187	2,732	45	656
District of Columbia.....	121	2,006	95	1,432
Florida.....	1,082	15,076	873	12,850
Georgia.....	1,264	17,760	893	12,845
Idaho.....	1,588	26,410	1,319	20,996
Illinois.....	10,657	157,178	8,769	131,785
Indiana.....	2,822	41,782	3,090	46,981
Iowa.....	5,493	77,111	3,913	58,554
Kansas.....	5,776	86,400	4,410	67,391
Kentucky.....	1,613	23,158	1,254	18,786
Louisiana.....	1,563	19,010	1,234	14,318
Maine.....	1,527	22,039	978	13,672
Maryland.....	344	5,248	241	3,462
Massachusetts.....	1,482	22,845	1,355	20,901
Michigan.....	2,736	41,208	2,609	39,657
Minnesota.....	7,854	124,645	6,477	99,548
Mississippi.....	1,229	18,136	918	13,150
Missouri.....	7,146	109,915	5,293	79,334
Montana.....	2,291	34,483	2,172	32,804
Nebraska.....	5,553	85,079	4,184	63,383
Nevada.....	344	5,913	537	8,752
New Hampshire.....	212	2,719	181	2,430
New Jersey.....	1,937	29,811	1,475	21,938
New Mexico.....	440	7,399	758	12,199
New York.....	9,843	148,338	8,479	128,489
North Carolina.....	819	11,847	647	10,034
North Dakota.....	2,493	38,528	1,932	28,816
Ohio.....	5,538	83,024	5,484	85,000
Oklahoma.....	2,438	37,365	1,741	26,281
Oregon.....	1,876	30,805	1,671	26,301
Pennsylvania.....	7,097	95,754	5,584	77,410
Rhode Island.....	263	4,191	206	3,236
South Carolina.....	572	8,081	406	6,808
South Dakota.....	1,183	17,965	943	14,127
Tennessee.....	1,664	23,918	1,074	15,951
Texas.....	5,083	74,321	3,994	58,408
Utah.....	1,740	26,579	1,866	29,577
Vermont.....	410	5,611	311	5,180
Virginia.....	1,128	16,190	973	14,162
Washington.....	3,024	47,766	2,805	41,631
West Virginia.....	1,325	19,389	1,089	16,372
Wisconsin.....	4,774	74,022	3,999	62,962
Wyoming.....	1,770	29,148	1,570	24,928
Outside continental United States.....	744	11,819	542	8,317

¹ Based on 20-percent sample of benefit certifications for each day in each regional office.

A clear relationship exists between the changes in the total number of claimants and the changes in the proportions of claimants with 8 to 15 and with 15 days of unemployment in the half month. The total number of claimants declined to the end of October and increased in the last 2 months of the year. The proportions of claimants with effective claims and with claims for continuous unemployment exhibit a similar movement, except that the turning points in the trend are anticipated by one or two half-monthly periods. Thus the increase in the number of claimants for half-

monthly periods begun between August 14 and August 28 was anticipated by one period, and the reversal of the downward trend in the number of claimants which occurred at the end of October was anticipated by two periods. The fluctuations in the proportion of claimants with effective claims reflected therefore the changes in unemployment with greater force and more quickly than the movement in the total number of claimants. This is to be expected because a single claim covers a period of 15 days, only the first of which need be a day of unemployment. Reemployment therefore may not be reflected in the claims series for a period of 29 days after it occurs, but will immediately affect the proportion of claimants with continuous unemployment and even the proportion of claimants with 8 or more days of unemployment. An increase in unemployment generally involves not only an increase in the number of workers unemployed but also an extension in the duration of unemployment of those workers who may have previously registered with respect to a few days of unemployment in the half month. The increase in the number unemployed will be reflected in the claims series with a delay of 15 days, but the extension in the duration of unemployment will immediately affect the proportion of claimants with 8 to 15 and with 15 days of unemployment in the half month.

Not all claimants with effective claims had benefit payments certified; a varying proportion was certified instead for waiting-period credit. As

might be expected, this proportion was high in the first 2 months of operation but declined to a level of 11 to 13 percent in September and October. It increased later to 20 percent because of the seasonal lay-off of maintenance-of-way employees who joined the ranks of claimants for the first time toward the end of October or subsequently.

The last 2 months of 1939 were characterized by an increase in the number of effective claims and especially in the number of claims with 15 continuous days of unemployment. This change was accompanied by an increase in the proportion of claimants who had low earnings in the base year, so that the average daily benefit amount for the beneficiaries dropped. Figures which illustrate the differentiation among regions with respect to these changes are presented in table 5. This table, based on the 20-percent sample, compares by regions data for the first quarter of operation with those for the second quarter. The figures for the first quarter cover all benefit certifications for the half months begun prior to September 28 and ended prior to October 12; those for the second quarter cover all benefit certifications for subsequent half months begun prior to December 27 and ended prior to January 10.

In all regions the proportion of beneficiaries with 8 compensable days of unemployment increased in the second quarter as compared with the first. The rise, however, was most marked in the Northwest—the Minneapolis and Seattle regions—where seasonal unemployment among

Table 4.—*Railroad unemployment insurance: Number and percent of claimants by duration of unemployment in half-monthly periods, and by certification for waiting-period credit or benefit payment, July-December 1939*¹

Half-monthly period begun	All claimants			Claimants with 8 or more days of unemployment in half month		
	Total number	Percent with 8 or more days of unemployment in half month	Percent with 15 days of unemployment in half month	Total number	Percent certified for waiting-period credit	Percent certified for benefit payment
Prior to July 16 (average).....	59,415	67.7	34.7	40,199	63.8	36.2
July 16-July 30.....	60,361	85.8	49.2	51,768	26.9	73.1
July 31-Aug. 13.....	56,169	87.3	51.6	49,026	20.7	79.3
Aug. 14-Aug. 28.....	61,843	81.5	47.2	50,415	15.1	84.9
Aug. 29-Sept. 12.....	54,471	82.2	44.8	44,789	11.9	88.1
Sept. 13-Sept. 27.....	48,038	74.2	43.3	35,641	10.9	89.1
Sept. 28-Oct. 12.....	42,148	77.7	47.1	32,755	12.9	87.1
Oct. 13-Oct. 27.....	40,600	83.1	51.9	33,733	12.3	87.7
Oct. 28-Nov. 11.....	47,838	85.8	55.8	41,047	20.4	79.6
Nov. 12-Nov. 26.....	57,968	86.8	56.6	50,312	20.1	79.9
Nov. 27-Dec. 11.....	65,267	90.6	59.6	59,129	20.5	79.5
Dec. 12-Dec. 26.....	77,950	82.3	51.9	64,167	14.8	85.2

¹ Number of claimants is calculated from number of claims received, adjusted for lag of 4 days between end of half month and receipt of claim in regional office. Number of claimants certified for waiting-period credit is calculated from number of certificates of waiting-period credit issued, adjusted for lag between completion of half-monthly period and issue of certificate. Number of claimants certified for benefit payment is calculated from tabulation of a 20-percent sample.

maintenance-of-way employees, generally continuous in character, is greatest. For the same reason the rise was also marked in the Chicago and Denver regions, which serve a number of railroad divisions in the Northwest. Of the three regions in which the increase in the proportion of beneficiaries with continuous unemployment was smallest—Richmond, Atlanta, and San Francisco—two are in the southern part of the country where seasonal unemployment among track laborers and other maintenance-of-way workers is comparatively low.

The average daily benefit amount for beneficiaries with continuous unemployment declined in the second quarter in all regions. Here again the decline in the Northwest was greatest and in the South smallest. This also reflects sectional differences in the seasonality of maintenance-of-way employment, because the daily benefit amount is related to base-year wages and track laborers have the lowest annual earnings in the industry.

The general character of changes between the first and the second quarter for beneficiaries with less than 8 compensable days is similar to the changes for beneficiaries with continuous unemployment. In all but one region there was an increase in the average number of days of unemployment and a decline in the average daily benefit amount. For this group of beneficiaries, however, it is difficult to discover any significant differences between the Northwest, the South, and the rest of the country.

Table 5.—Railroad unemployment insurance: Average benefit payment, average daily benefit amount, and average number of compensable days of unemployment in benefit certifications for half-monthly periods in the first two quarters of operation, by regions ¹

Region	Quarter ²	Average benefit payment	Certifications with 8 compensable days		Certifications with 1-7 compensable days	
			Percent of all certifications	Average daily benefit amount	Average daily benefit amount	Average number of compensable days
Total.....	First....	\$14.73	56.6	\$2.31	\$2.32	4.25
	Second..	15.19	63.9	2.24	2.27	4.53
Boston.....	First....	15.23	56.4	2.38	2.37	4.37
	Second..	15.07	61.8	2.26	2.26	4.48
New York.....	First....	14.39	55.6	2.35	2.36	3.78
	Second..	15.01	63.0	2.25	2.30	4.24
Cleveland.....	First....	13.92	52.7	2.24	2.29	4.12
	Second..	14.29	58.5	2.21	2.20	4.34
Chicago.....	First....	14.44	53.9	2.28	2.31	4.31
	Second..	15.09	63.9	2.23	2.26	4.52
Richmond.....	First....	15.65	64.9	2.33	2.33	4.37
	Second..	15.59	65.7	2.29	2.30	4.55
Atlanta.....	First....	14.96	58.9	2.23	2.27	4.72
	Second..	14.77	60.7	2.21	2.23	4.63
Minneapolis.....	First....	14.51	55.9	2.24	2.22	4.61
	Second..	15.42	70.8	2.16	2.24	4.80
Kansas City.....	First....	15.50	60.4	2.35	2.30	4.63
	Second..	15.38	64.3	2.25	2.26	4.71
Dallas.....	First....	14.24	53.5	2.31	2.33	4.02
	Second..	14.62	57.8	2.27	2.29	4.25
Denver.....	First....	15.22	54.8	2.39	2.36	4.49
	Second..	15.75	65.6	2.27	2.29	4.85
Seattle.....	First....	15.81	58.5	2.40	2.42	4.55
	Second..	15.91	70.3	2.26	2.33	4.58
San Francisco.....	First....	16.78	68.3	2.43	2.38	4.64
	Second..	16.57	71.0	2.35	2.32	4.79

¹ Based on 20-percent sample of benefit certifications for each day in each regional office.

² For explanation of first and second quarter, see text, p. 41.

PUBLIC ASSISTANCE

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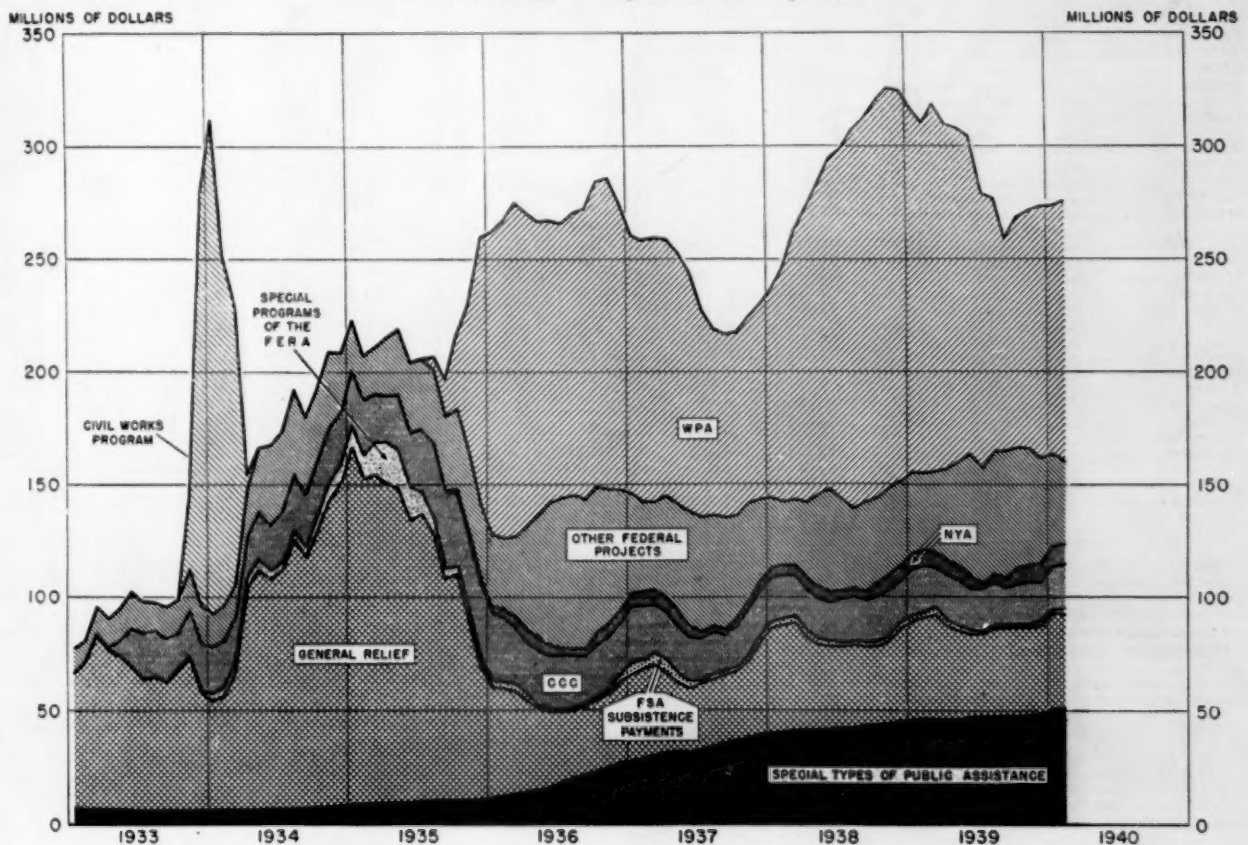
STATISTICS FOR THE UNITED STATES, FEBRUARY 1940

From January to February total expenditures in the continental United States for payments to recipients of public assistance and earnings of persons employed under Federal Work programs increased 1.3 percent to \$274.0 million. Excluded from the data on expenditures are all costs of administering the programs and of materials, equipment, and supplies used in operating work projects. It is estimated that February payments for assistance and earnings benefited 6.5 million households, which included 18.7 million persons. Compared with the estimates for January, these figures represent increases of 1.2 percent in the number of households and 1.6 percent in the number of persons.

The primary impetus to the slight upward

movement in total payments in February was supplied by an increase in total earnings of persons employed on projects operated by the Work Projects Administration. Such earnings amounted to \$111.3 million, or 5.0 percent more than in January. The average weekly number of persons employed on WPA-operated projects rose 4.3 percent to 2.2 million. Earnings on WPA-financed projects operated by other Federal agencies increased 0.3 percent, while the average weekly number of persons employed on these projects was unchanged. Sizable percentage increases were recorded for payments under each of the work programs of the National Youth Administration. Earnings under the student work program rose 8.8 percent in February, and earnings under

Chart I.—Public assistance and earnings of persons employed under Federal work programs in the continental United States, January 1933–February 1940



the out-of-school work program increased 5.6 percent. For each of these programs the total number of persons employed was about 4 percent higher than in January. Both total earnings of enrollees in the Civilian Conservation Corps and the average number of persons enrolled increased about 1 percent from January to February; earnings in the latter month amounted to \$19.6 million.

Total obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind moved upward 1.0 percent to \$51.2 million. Subsistence payments

certified by the Farm Security Administration totaled 15.9 percent more in February than in January, but such payments comprise a negligible share of total assistance and earnings.

Smaller amounts were expended in February for aggregate payments to general relief cases and for earnings of persons employed on other Federal work and construction projects. Expenditures for general relief declined 2.6 percent to \$41.5 million. Total earnings on other Federal work and construction projects amounted to \$35.2 million—5.8 percent less than in the preceding month. The average weekly number of persons

Table 1.—Amount of public assistance and earnings of persons employed under Federal work programs in the continental United States, by months, January 1938–February 1940¹

[In thousands]

Year and month	All public assistance and earnings of persons employed under Federal work programs	Obligations incurred ¹ for—		Subsistence payments certified by the Farm Security Administration ⁴	Earnings of persons employed under Federal work programs ⁵					
		Special types of public assistance ²	General relief		Civilian Conservation Corps ⁶	National Youth Administration ⁷		Work Projects Administration ⁸		Other Federal work and construction projects ⁹
						Student work program	Out-of-school work program	Projects operated by the WPA	Projects operated by other Federal agencies	
1938 total.....	\$3,487,183	\$508,981	\$476,202	\$22,587	\$230,318	\$19,598	\$41,560	\$1,722,277	\$28,559	\$437,101
January.....	237,244	40,103	46,404	2,204	19,940	1,996	2,552	93,060	.....	30,985
February.....	245,819	40,573	47,207	2,473	19,461	2,166	2,688	103,092	.....	28,159
March.....	263,215	41,284	47,471	2,577	18,336	2,203	2,739	119,693	.....	28,912
April.....	273,945	41,478	41,113	2,325	18,311	2,255	2,766	131,419	.....	34,278
May.....	283,620	41,740	37,337	2,156	18,014	2,406	3,075	137,916	.....	40,976
June.....	294,349	41,825	36,747	1,756	17,174	1,550	3,585	146,068	.....	45,644
July.....	298,991	42,423	35,999	1,291	19,848	.....	3,701	151,416	4,293	40,020
August.....	307,208	42,815	36,244	1,117	20,334	6	3,903	163,378	4,621	34,790
September.....	312,263	43,264	35,406	1,231	18,767	211	3,930	164,910	4,749	39,795
October.....	320,296	43,762	34,934	1,492	20,367	1,980	4,028	171,162	4,939	37,632
November.....	325,524	44,308	36,476	1,703	20,514	2,408	4,193	172,257	4,971	38,694
December.....	324,651	45,347	40,865	2,262	19,252	2,417	4,400	167,906	4,986	37,216
1939 total.....	3,494,560	565,984	481,728	10,050	230,513	22,694	51,524	1,508,561	56,634	557,872
January.....	316,251	45,898	43,678	2,391	20,642	2,266	4,347	155,843	4,763	36,423
February.....	310,088	46,191	45,028	2,327	20,689	2,457	4,472	150,290	4,476	34,158
March.....	318,467	46,369	46,587	2,492	18,103	2,446	4,451	157,707	4,888	35,424
April.....	309,346	46,199	41,277	2,242	19,974	2,494	4,318	146,340	6,117	40,385
May.....	308,034	46,155	39,237	1,687	20,432	2,494	4,286	140,645	7,333	45,765
June.....	304,521	47,075	37,052	1,284	18,637	1,935	3,993	133,132	7,465	53,948
July.....	279,130	47,529	36,271	828	19,317	(10)	2,561	119,559	2,553	50,512
August.....	276,567	47,768	38,241	1,211	19,372	5	4,145	108,116	3,477	54,232
September.....	258,248	47,947	38,655	846	17,097	306	4,222	89,485	3,564	56,126
October.....	268,584	47,910	38,711	876	19,308	2,390	4,437	98,104	3,883	52,965
November.....	271,733	48,273	38,290	1,156	19,321	2,946	4,864	101,532	4,039	51,342
December.....	273,590	48,670	38,730	1,710	17,621	2,955	5,428	107,808	4,076	46,592
1940										
January.....	270,456	50,658	42,572	1,992	19,426	2,848	5,815	106,007	3,748	37,390
February.....	274,017	51,164	41,465	2,309	19,605	3,100	6,140	111,268	3,759	35,207

¹ See the *Bulletin*, February 1940, pp. 52–53, for information for 1933–37. Figures exclude cost of administration and of materials, equipment, and other items incident to operation of work programs. Figures are partly estimated and subject to revision.

² Beginning January 1940, include cost of hospitalization and burials.

³ Payments to recipients from Federal, State, and local funds for programs administered under State plans approved by the Social Security Board, and from State and local funds for programs administered under State laws without Federal participation.

⁴ Figures from the FSA; represent net amount of emergency grant vouchers certified to cases and value of commodities purchased by the FSA and distributed during month.

⁵ Figures include earnings of persons certified as in need of relief and earnings of all other persons employed on work and construction projects financed in whole or in part from Federal funds. Figures for the CCC include earnings of enrolled persons only.

⁶ Figures estimated by the CCC by multiplying average monthly number of persons enrolled by average of \$70 for each month through June 1939, \$67 for July–October, and \$66.25 for subsequent months. This average amount is based on amount of obligations incurred for cash allowances and for clothing, shelter, subsistence, and medical care of persons enrolled, and for certain other items.

⁷ Figures for January 1938–June 1939 from the WPA. Division of Statistics, for subsequent months from the NYA; represent earnings during all pay-roll periods ended during month.

⁸ Figures from the WPA, Division of Statistics; represent earnings of persons employed on projects financed from WPA funds and cover all pay-roll periods ended during month.

⁹ Figures from the Bureau of Labor Statistics, Division of Construction and Public Employment; represent earnings on other work and construction projects financed in whole or in part from Federal funds and cover all pay-roll periods ended during monthly period ended on 15th of specified month.

¹⁰ Less than \$500.

employed on such projects decreased 7.2 percent.

Total expenditures for assistance and earnings in February 1940 were 11.6 percent below the level of total payments in February a year ago. Most of this decline was attributable to a decrease of 26.0 percent in the total amount earned on WPA-operated projects, although reductions had also occurred in the amounts spent for earnings on WPA-financed projects operated by other Federal agencies, earnings of CCC enrollees, general relief payments, and subsistence payments by the FSA. Larger sums were spent in February 1940

for the special types of public assistance, earnings on other Federal work and construction projects, and earnings under each of the work programs of the NYA.

General Relief

In February 1.7 million general relief cases in the continental United States received assistance amounting to \$41.5 million. Estimates for seven States are included in these aggregate figures. General relief payments are financed by the State and/or local governments without Federal

Table 2.—Recipients of public assistance and persons employed under Federal work programs in the continental United States, by months, January 1938–February 1940¹

[In thousands]

Year and month	Estimated unduplicated total ¹		Recipients of special types of public assistance ²				Cases receiving general relief ⁴	Cases for which subsistence payments were certified by the Farm Security Administration ⁵	Persons employed under Federal work programs ⁶					
	Households	Persons in these households	Old-age assistance	Aid to dependent children		Aid to the blind			Civilian Conservation Corps ⁷	National Youth Administration ⁸		Work Project Administration ⁹		Other Federal work and construction projects ¹⁰
				Families	Children					Student work program	Out-of-school work program	Projects operated by the WPA	Projects operated by other Federal agencies	
1938														
January	5,771	17,506	1,000	234	578	57	1,893	108	285	310	146	1,801		334
February	6,089	18,638	1,023	241	595	59	1,906	119	278	320	152	2,001		316
March	6,480	19,967	1,046	247	610	60	1,994	126	262	327	155	2,319		337
April	6,578	20,357	1,062	252	622	60	1,815	117	262	334	159	2,538		391
May	6,686	20,685	1,077	256	630	62	1,696	112	257	329	179	2,638		487
June	6,684	20,774	1,057	258	638	62	1,648	93	245	219	209	2,741		541
July	6,636	20,680	1,707	260	640	63	1,610	70	284		215	2,912	85	460
August	6,772	21,191	1,716	265	651	64	1,581	62	290	2	219	3,037	85	338
September	6,812	21,215	1,731	268	659	65	1,526	69	268	49	221	3,120	89	365
October	7,074	21,757	1,746	271	664	65	1,497	79	291	322	220	3,192	90	377
November	7,162	21,964	1,762	274	672	66	1,518	89	293	364	230	3,239	91	377
December	7,156	21,891	1,776	280	684	67	1,631	115	275	372	240	3,066	90	369
1939														
January	7,131	21,740	1,787	287	700	67	1,772	126	295	372	237	2,928	88	352
February	7,171	21,761	1,799	296	717	67	1,844	123	296	382	242	2,905	85	342
March	7,177	21,737	1,813	298	720	67	1,851	127	299	380	236	2,917	86	350
April	6,987	20,986	1,830	296	714	68	1,724	114	285	384	228	2,676	110	392
May	6,808	20,237	1,832	299	721	68	1,644	87	292	372	225	2,507	130	439
June	6,605	19,487	1,842	311	748	68	1,568	69	266	280	214	2,436	133	488
July	6,250	18,473	1,858	312	750	69	1,540	46	288	(11)	207	2,235	44	491
August	6,033	17,641	1,872	313	751	69	1,584	72	289	1	211	1,908	59	496
September	5,766	16,505	1,885	313	753	69	1,671	50	255	70	225	1,654	61	492
October	5,996	16,982	1,894	314	752	69	1,633	50	288	362	238	1,802	65	475
November	6,098	17,287	1,904	314	753	70	1,565	65	292	421	261	1,877	69	452
December	6,184	17,695	1,909	315	760	70	1,563	97	296	433	295	2,040	69	402
1940														
January	6,377	18,436	1,923	325	783	70	1,688	107	293	436	322	2,136	66	319
February	6,451	18,727	1,929	329	793	70	1,686	115	296	454	336	2,228	66	296

¹ See the *Bulletin*, February 1940, pp. 54–55, for information for 1933–37. Figures exclude administrative employees. Figures are partly estimated and subject to revision.

² Estimated by the Work Projects Administration and the Social Security Board.

³ Includes recipients assisted from Federal, State, and local funds for programs administered under State plans approved by the Social Security Board, and from State and local funds for programs administered under State laws without Federal participation. Beginning January 1940, includes cases receiving hospitalization and/or burial only.

⁴ Beginning January 1940, includes cases receiving hospitalization and/or burial only.

⁵ Figures from the FSA; represent net number of emergency grant vouchers certified to cases and number of cases receiving commodities purchased by the FSA and distributed during month. Ordinarily only 1 grant voucher per case is certified per month.

⁶ Figures include persons certified as in need of relief and all other persons

employed on work and construction projects financed in whole or in part from Federal funds. Figures for the CCC include enrolled persons only.

⁷ Figures are averages computed by the CCC from reports on number of persons enrolled on 10th, 20th, and last day of each month except for the Indian Division, for which averages are computed from daily reports.

⁸ Figures for January 1938–June 1939 from the WPA, Division of Statistics, for subsequent months from the NYA; represent number of different persons employed during month.

⁹ Figures from the WPA, Division of Statistics; represent average weekly number of persons employed during month on projects financed from WPA funds.

¹⁰ Figures from the Bureau of Labor Statistics, Division of Construction and Public Employment; represent average weekly number of persons employed on other work and construction projects financed in whole or in part from Federal funds during monthly period ended on 15th of specified month.

¹¹ Less than 500 persons.

participation. The data on payments include assistance in cash and in kind and expenditures for providing medical care, hospitalization, and burial to recipients. Excluded are all costs of administering general relief and of special programs financed with general relief funds. The general

relief case may be a family, a group of unrelated persons living together as a social and economic unit, or an individual.

For the group of 42 States submitting complete reports for both January and February, the total number of cases receiving assistance was practi-

Table 3.—General relief in the continental United States, by States, February 1940 ¹

[Data reported by State agencies, corrected to Mar. 25, 1940]

State	Number of cases receiving relief	Amount of obligations incurred for relief ²	Average amount per case	Percentage change from—			
				January 1940 in—		February 1939 in—	
				Number of cases	Amount of obligations	Number of cases	Amount of obligations
Total for continental United States ³	1,686,000	\$41,465,000					
Total for 42 States reporting adequate data	1,574,132	39,250,645	\$24.93	(⁴)	-2.5		
Alabama	2,437	23,414	9.61	+4.2	+4.7	-10.3	-7.6
Arizona	3,076	44,514	14.47	+6.6	+7.9	-13.6	-2.2
Arkansas	3,732	18,134	4.86	-1.0	-1.1	-3.5	-1.5
California	188,323	4,611,249	29.13	-1.4	-8.4	+14.4	+9.0
Colorado	15,204	237,297	15.61	-2.5	-2.4	-17.8	-19.7
Connecticut	21,456	626,034	29.18	+2	-2.3	(⁵)	(⁵)
Delaware	1,889	40,838	21.62	+3.1	+8.1	-29.9	-26.1
District of Columbia	2,211	59,039	26.70	+11.3	+13.2	+28.0	+31.8
Florida	9,092	63,884	7.03	+4.3	+6.0	+16.0	+19.5
Georgia	8,629	41,558	4.82	+15.2	+11.1	+21.9	-4.3
Idaho	2,308	34,188	14.81	+3.4	+6.6	(⁵)	(⁵)
Illinois	170,631	4,256,787	24.95	-1.1	-2.0	-14.1	-12.5
Indiana	56,130	825,285	14.70	-1.1	-4.7	-13.8	-6.3
Iowa	37,170	696,509	18.74	+2	-5.5	(⁵)	(⁵)
Kansas	30,346	452,100	14.90	+4.2	+6.6	+27.0	+22.1
Louisiana	10,521	180,663	17.17	+6.6	+11.8	+26.1	+64.5
Maine	11,748	308,502	26.26	-2.4	-5.8	(⁵)	-4.7
Maryland	10,162	228,739	22.51	+4.5	+4.9	(⁵)	(⁵)
Massachusetts	70,567	1,997,448	28.31	-4.3	-8.2	(⁵)	-6.0
Michigan	73,005	1,633,250	22.37	+6.9	+2.2	-13.7	-14.6
Minnesota	44,657	1,146,984	25.68	-1.1	(⁵)	-10.3	-12.5
Mississippi	1,476	10,161	6.88	-1.7	+11.7	(⁵)	(⁵)
Missouri	32,412	429,193	13.24	-0.9	-6.9	-17.8	-7.0
Montana	5,371	94,286	17.55	-6.5	-6.5	(⁵)	-45.3
Nebraska	12,692	169,776	13.38	+1.8	+3.1	+7	-1.4
Nevada	841	15,685	18.65	+4.9	+49.1	+16.0	+29.8
New Mexico	2,183	17,662	8.09	+4.0	+13.3	(⁵)	(⁵)
New York	276,974	10,190,896	36.79	+2	-7	-10.9	-12.8
North Carolina	7,355	45,029	6.12	-6.4	-4.2	+10.1	+24.2
North Dakota	5,073	95,499	18.82	-4.8	-4.4	-27.1	-27.3
Ohio	122,186	2,041,654	16.71	+7.9	+1.9	+15.2	+9.3
Oregon	12,618	198,178	15.71	+4.8	+2.4	-10.6	-7.5
Pennsylvania	220,959	6,205,591	28.08	-2.5	-2.6	-19.0	-17.6
South Carolina	1,972	17,657	8.95	-1.9	-3.2	-29.7	-35.8
Texas	15,056	114,491	7.60	-2.4	+8	-5.8	-19.6
Utah	6,373	142,801	22.41	+1.0	+7	+30.6	+51.3
Vermont	2,927	63,221	21.60	-11.1	-19.3	-15.9	-14.4
Virginia	9,713	100,477	10.34	+9.2	+9.0	-6.3	-3.6
Washington	22,961	307,812	13.41	-5.7	-12.0	(⁵)	-32.6
West Virginia	16,789	188,923	11.25	+1.4	+10.6	-26.1	-25.1
Wisconsin	52,896	1,239,963	23.44	+1.0	-6.1	(⁵)	+3.0
Wyoming	2,011	35,274	17.54	+7.8	+4.3	-33.6	-40.3
Total for 7 States for which figures are estimated ⁶	111,800	2,214,000					
Kentucky	8,300	64,000					
New Hampshire	8,000	201,000					
New Jersey	57,500	1,384,000					
Oklahoma	13,700	76,000					
Rhode Island	11,500	349,000					
South Dakota	6,100	105,000					
Tennessee	6,700	35,000					

¹ These data differ from those published prior to January 1940, because they include cases receiving hospitalization and/or burial only and total obligations incurred for these services, in addition to cases receiving money payments, assistance in kind, and medical care, and obligations incurred for such assistance.

² From State and local funds. Excludes cost of administration; of materials, equipment, and other items incident to operation of work-relief programs; and of special programs.

³ Partly estimated.

⁴ Decrease of less than 0.1 percent.

⁵ Hospitalization and burials amounting to \$18,681 not included, because number of cases receiving these services only is not available.

⁶ Not computed, because comparable data are not available.

⁷ Medical care amounting to \$62,469 not included, because number of cases receiving this service only is not available.

⁸ Medical care, hospitalization, and burials amounting to \$39,161 not included, because number of cases receiving these services only is not available.

⁹ Estimated by the Social Security Board for all States except New Hampshire, South Dakota, and Tennessee, for which estimates were made by State agencies.

cally unchanged, and the total amount of obligations incurred decreased 2.5 percent. Fewer cases were aided in February in 18 of these States, and smaller sums were spent for assistance in 20 States. Of the States in which total expenditures for general relief declined from January to February, Vermont and Washington reported the largest relative decreases—19.3 and 12.0 percent, respectively. More significant in terms of their influence on total payments in all States combined were smaller percentage declines in States in which large sums are expended for general relief. In California the total volume of assistance dropped 8.4 percent, in Massachusetts 8.2 percent, and in Wisconsin 6.1 percent. In addition, there were slight declines in total payments in Illinois, New York, and Pennsylvania, which together accounted for about half the February expenditure in the 42 States as a group.

Of the 22 States in which total obligations increased in February, upward changes of more than 10.0 percent were recorded for the District of Columbia, Georgia, Louisiana, Mississippi, Nevada, New Mexico, and West Virginia. In all these States, however, the total volume of general relief is small in relation to aggregate payments in all States combined.

Comparable data on expenditures in February 1939 and February 1940 are available for 36 States. These data reveal wide fluctuations in the level of total payments in a number of the individual States. Smaller sums were expended for assistance in February 1940 in 26 States, with the declines in Delaware, Montana, North Dakota, South Carolina, Washington, West Virginia, and Wyoming ranging from 25.1 to 45.3 percent. For 10 States total obligations were higher in February of this year; in the District of Columbia, Kansas, Louisiana, Nevada, North Carolina, and Utah the increases ranged from 22.1 to 64.5 percent.

Special Types of Public Assistance

During February obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind in the 48 States, the District of Columbia, Alaska, and Hawaii totaled \$51.3 million. This aggregate amount includes payments made in States with plans approved by the Social Security Board and payments in States in which special groups of

dependents are assisted under State laws without Federal financial participation. Excluded from the data on payments are all costs of administering the programs.

From January to February total expenditures for the special types of public assistance in all jurisdictions increased only 1.0 percent, but as compared with the level in February 1939 the total volume of assistance in February of this year was greater by \$4.7 million or 10.1 percent. The largest relative expansion—11.9 percent—occurred in total payments for aid to dependent children. Expenditures for old-age assistance totaled 9.9 percent more in February of this year than in the same month a year ago, and total payments for aid to the blind amounted to 5.1 percent more.

Practically all the total obligations incurred for the special types of public assistance in February were expended in States administering these types of assistance under the Social Security Act. Old-age assistance is administered under approved plans in all 51 jurisdictions eligible for Federal grants, aid to dependent children in 42 jurisdictions, and aid to the blind in 43 jurisdictions. Of the \$50.2 million expended for assistance in February in States with plans approved by the Social Security Board, \$38.9 million was received by 1.9 million aged persons, \$10.2 million was paid to 316,000 families in behalf of 764,000 dependent children, and \$1.1 million was paid to 46,300 recipients of aid to the blind.

In February slightly more than \$1 million was expended for payments to blind persons and to families with dependent children in States in which these groups are assisted without financial participation by the Federal Government. In Illinois, Missouri, Nevada, and Pennsylvania, payments totaling \$681,000 were made to 24,000 blind persons. In Connecticut, Illinois, Iowa, Kentucky, Mississippi, Nevada, South Dakota, and Texas, payments amounting to \$342,000 were received by 14,300 families containing 32,800 dependent children.

Old-Age Assistance

In February the total number of recipients of old-age assistance in the 51 jurisdictions with plans approved by the Social Security Board and the total amount of obligations incurred for payments to these recipients were less than 1 percent higher

than in the preceding month. From January to February, sizable percentage increases in the number aided and in total payments occurred in only a few States.

New Hampshire reported increases of 5.4 percent in the number of recipients and 7.2 percent in the total volume of assistance. The age limit for old-age assistance in New Hampshire was lowered from 70 to 65 years at the beginning of this year. Sizable increases were recorded also for Missouri and Pennsylvania—the two other States in which the minimum age required for eligibility was reduced from 70 to 65 years in January. In Missouri the number aided rose 4.4 percent and total obligations 4.0 percent, while in Pennsylvania the number on the rolls increased 3.3 percent and total payments 3.9 percent.

In Colorado the number of recipients was practically unchanged, but the total sum expended for old-age assistance was 8.5 percent greater than in January. New Mexico and South Dakota each

reported an upward change of 5.3 percent in the total amount of obligations incurred for payments to recipients. In New Mexico the number assisted increased 2.7 percent, while in South Dakota the number on the rolls rose less than 1 percent.

The amount of assistance in Connecticut was 4.8 percent lower than in January, whereas the number aided increased slightly. In Connecticut payments for old-age assistance are made on a weekly basis, and consequently monthly payments to recipients vary somewhat with the length of the month. The decline in total payments from January to February therefore reflects for the most part the fact that February is a short month.

All 51 jurisdictions made payments under plans approved by the Social Security Board in February 1939 and February 1940. In February of this year the total number of recipients was 7.2 percent larger than in the same month of 1939, and the total amount of obligations incurred was

Table 4.—Special types of public assistance in States with plans approved by the Social Security Board, by months, January 1938–February 1940¹

[Data reported by State agencies, corrected to Mar. 15, 1940]

Year and month	Number of recipients				Amount of obligations incurred for payments to recipients ²			
	Old-age assistance	Aid to dependent children ³		Aid to the blind	Total	Old-age assistance	Aid to dependent children ³	Aid to the blind
		Families	Children					
1938 total					\$494,794,151	\$390,402,044	\$93,427,924	\$10,964,183
January	1,602,025	218,009	541,224	33,595	39,050,567	31,227,485	7,014,662	808,420
February	1,625,539	224,737	557,613	35,149	39,510,592	31,443,867	7,222,237	844,488
March	1,648,306	231,001	572,582	36,393	40,217,107	31,821,575	7,524,472	871,090
April	1,664,541	236,241	585,190	37,218	40,522,123	32,115,413	7,530,714	875,996
May	1,680,052	240,079	594,024	38,131	40,787,565	32,364,745	7,540,168	882,632
June	1,659,295	243,422	603,335	38,783	40,872,494	32,323,431	7,644,607	904,456
July	1,709,812	244,712	606,164	39,596	41,475,321	32,875,578	7,671,460	928,283
August	1,719,124	251,743	620,181	40,195	41,885,425	32,965,264	7,978,814	941,347
September	1,733,999	254,839	628,755	41,002	42,336,124	33,309,172	8,071,316	955,636
October	1,638,457	257,415	633,703	41,449	40,286,686	31,131,171	8,188,402	967,113
November	1,764,569	261,115	641,681	42,256	43,437,354	34,031,996	8,422,218	983,140
December	1,779,292	266,222	654,260	42,938	44,412,793	34,792,347	8,618,854	1,001,592
1939 total					554,888,191	431,237,738	111,215,762	12,434,691
January	1,790,055	273,688	670,046	43,355	44,968,632	35,058,634	8,900,364	1,009,634
February	1,802,296	282,108	686,532	43,740	45,250,826	35,173,297	9,067,631	1,018,898
March	1,815,913	284,262	689,946	43,968	45,439,154	35,242,039	9,173,347	1,023,768
April	1,832,520	282,009	683,888	44,240	45,278,286	35,352,534	8,899,963	1,025,789
May	1,835,000	285,692	691,663	44,161	45,238,502	35,248,765	8,968,947	1,020,790
June	1,844,976	297,344	717,990	44,579	46,161,140	35,850,981	9,278,766	1,031,393
July	1,861,094	298,968	720,971	44,912	46,612,105	36,247,753	9,328,858	1,035,494
August	1,874,721	299,326	721,374	45,278	46,835,937	36,440,564	9,353,503	1,041,870
September	1,888,015	300,110	723,065	45,329	47,023,883	36,572,556	9,406,902	1,044,425
October	1,897,092	300,461	722,914	45,458	46,953,253	36,398,595	9,553,110	1,051,545
November	1,906,644	300,475	723,941	45,631	47,347,621	36,692,390	9,595,629	1,059,602
December	1,911,962	302,166	730,873	45,877	47,739,852	36,959,630	9,708,742	1,071,480
1940								
January	1,925,927	311,783	753,707	46,092	49,727,240	38,579,471	10,066,324	1,081,515
February	1,932,151	315,849	763,753	46,317	50,235,104	38,930,423	10,216,275	1,088,406

¹ See the *Bulletin*, July 1939, p. 52, for information for February 1936–December 1937. Figures include recipients assisted from Federal, State, and local funds for programs administered under State plans approved by the Social Security Board and recipients assisted from State and local funds only for programs under State laws without Federal participation administered concurrently with a similar program under an approved plan.

² Includes estimates for Hawaii for January–May 1938.

³ From Federal, State, and local funds; excludes cost of administration, and, prior to January 1940, of hospitalization and burials.

9.9 percent greater. In Alaska, California, Colorado, Louisiana, Maine, New Mexico, Tennessee,

and Virginia the percentage increases in the total amount of assistance were at least twice as large

Table 5.—Old-age assistance in States with plans approved by the Social Security Board, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 15, 1940]

Region ¹ and State	Number of recipients	Amount of obligations incurred for payments to recipients ²	Average amount per recipient	Percentage change from—				Number of recipients per 1,000 estimated population 65 years and over ³
				January 1940 in—		February 1939 in—		
				Number of recipients	Amount of obligations	Number of recipients	Amount of obligations	
Total.....	1,932,151	\$38,930,423	\$20.15	+0.3	+0.9	+7.2	+9.9	244
Region I:								
Connecticut.....	16,971	440,603	25.96	+3	-4.8	+10.0	+16.8	145
Maine.....	14,109	298,593	21.16	-2.1	+6	+20.6	+20.5	164
Massachusetts.....	83,088	2,405,075	28.95	+5	+5	+8.6	+10.5	252
New Hampshire.....	5,115	110,539	21.61	+5.4	+7.2	+23.3	+12.0	99
Rhode Island.....	6,726	129,473	19.25	-7	-5	+7.4	+10.3	149
Vermont.....	5,592	91,310	16.33	+1	+2	-2.8	+1.2	143
Region II:								
New York.....	115,745	3,020,826	26.10	+4	+1.1	+4.9	+10.5	146
Region III:								
Delaware.....	2,576	28,588	11.10	(⁴)	+5	-1.6	-1	123
New Jersey.....	30,796	635,843	20.65	+5	+3	+10.4	+15.4	123
Pennsylvania.....	92,417	2,053,891	22.22	+3.3	+3.9	+7.0	+10.6	149
Region IV:								
District of Columbia.....	3,324	84,521	25.43	+4	+3	+1.9	+3	79
Maryland.....	18,428	325,231	17.65	-1	+5	+5.5	+5.4	170
North Carolina.....	34,986	351,119	10.04	-1	+1	+8.4	+14.6	251
Virginia.....	16,478	160,159	9.72	+7	+1.4	+65.5	+66.3	108
West Virginia.....	17,334	221,090	12.75	+6	+1.9	-3.7	-11.3	221
Region V:								
Kentucky.....	45,154	391,217	8.66	(⁴)	(⁴)	+1.1	+7	244
Michigan.....	75,816	1,282,746	16.92	-1.1	-1.0	+6.9	+4.3	260
Ohio.....	124,712	2,889,175	23.17	-6	-4	+13.2	+14.0	258
Region VI:								
Illinois.....	138,443	2,825,625	20.41	-9	-6	+9.1	+18.1	276
Indiana.....	66,143	1,177,040	17.80	+1	+1.0	+13.9	+19.3	229
Wisconsin.....	50,131	1,107,722	22.10	+6	+8	+12.0	+16.2	228
Region VII:								
Alabama.....	18,682	175,984	9.42	+8	+2	+16.7	+16.7	170
Florida.....	34,722	408,115	11.75	-8	-6	-2.6	-17.1	365
Georgia.....	26,953	215,816	8.01	+1.0	+1.0	-25.7	-31.0	206
Mississippi.....	19,857	152,273	7.67	-4	+1.0	+2.5	+11.3	232
South Carolina.....	19,161	153,074	7.99	-1.4	-1.6	-20.2	-16.2	309
Tennessee.....	40,540	408,170	10.07	-4	-4	+84.7	+40.6	310
Region VIII:								
Iowa.....	54,124	1,122,061	20.73	+5	+1.5	+6.1	+9.0	247
Minnesota.....	63,238	1,320,944	20.89	-6	-1.8	-3.8	-2.9	324
Nebraska.....	27,367	515,094	18.82	+1	+1	(⁴)	+8.3	279
North Dakota.....	8,885	154,404	17.38	-2	-2.0	+11.9	+11.0	247
South Dakota.....	14,397	274,655	19.08	+8	+5.3	-11.6	-13.8	343
Region IX:								
Arkansas.....	18,495	111,007	6.00	+2	+2	+10.8	+9.0	229
Kansas.....	26,290	512,769	19.50	+2	+1.5	+14.3	+13.0	226
Missouri.....	82,781	1,360,532	16.44	+4.4	+4.0	+12.3	-8	265
Oklahoma.....	70,717	1,243,827	17.59	+2	+3	+8.6	-4.0	594
Region X:								
Louisiana.....	31,507	455,906	14.47	+8	+1.2	+7.6	+49.7	389
New Mexico.....	4,212	58,741	13.95	+2.7	+5.3	+9.2	+33.4	281
Texas.....	119,258	1,089,429	9.14	-5	+2.0	+4.8	-31.1	418
Region XI:								
Arizona.....	7,850	212,846	27.11	(⁴)	+6	+13.9	+16.9	462
Colorado.....	40,359	1,601,188	39.67	+3	+8.5	+5.4	+43.9	545
Idaho.....	8,785	189,577	21.58	+8	+1.2	-6	+6	329
Montana.....	12,236	220,707	18.04	+2	+3	-3.3	-15.2	395
Utah.....	13,857	292,677	21.12	-1	-4	+2.7	+5.2	513
Wyoming.....	3,360	78,964	23.50	+7	+1.4	+10.5	+18.6	338
Region XII:								
California.....	135,833	5,161,856	38.00	+8	+8	+6.4	+24.4	295
Nevada.....	2,279	60,606	26.59	+2	+1	+6.4	+7.0	380
Oregon.....	20,240	431,709	21.33	-1.4	-1.4	+7.6	+7.9	241
Washington.....	39,020	859,475	22.03	-2	-8	+3.7	+2.9	312
Territories:								
Alaska.....	1,348	37,767	28.02	+1.0	+1.3	+18.6	+20.4	337
Hawaii.....	1,714	19,864	11.59	+4	+1.0	-3.3	-11.1	176

¹ Social Security Board administrative regions.

² From Federal, State, and local funds; excludes cost of administration.

³ Population as of July 1, 1938, estimated with advice of the U. S. Bureau of the Census.

⁴ Adjustments have been made for grants covering 2 or more eligible individuals for Alabama, Arkansas, Georgia, Idaho, Kansas, Louisiana, Maryland, Mississippi, New Hampshire, New Mexico, North Carolina, South Carolina, Tennessee, West Virginia, Wyoming, and Hawaii.

⁵ Decrease of less than 0.1 percent.

⁶ Increase of less than 0.1 percent.

⁷ Includes \$135,522 incurred for direct payments to 3,443 persons 60 but under 65 years of age, and \$550 for burial payments to persons 60 but under 65. Rate per 1,000 excludes these recipients.

as that for all States combined. Although total payments were greater in February 1940 in most States, there were a number of instances in which total obligations declined substantially. In Florida, Georgia, Hawaii, Montana, South Carolina, South Dakota, Texas, and West Virginia the decreases from February 1939 ranged from 11.1 to 31.1 percent.

Aid to Dependent Children

From January to February the total numbers of families and children receiving aid to dependent children in the 42 jurisdictions with approved plans increased 1.3 and 1.8 percent, respectively, and the total sum expended for assistance to these recipients moved upward 1.7 percent. Most of the States reported relatively small percentage changes in both the numbers aided and total payments.

The program for aid to dependent children in Virginia continued to expand at a substantial rate in February; the numbers of families and children were each 8.2 percent higher than in January, and total obligations were 8.3 percent greater. In Michigan additional families were transferred from county mothers'-pension rolls to the State program for aid to dependent children. The number of families assisted under the latter program increased 3.3 percent, the number of children 4.0 percent, and the total amount of assistance 10.5 percent.

Colorado, Hawaii, and West Virginia each reported an increase of about 5 percent in total obligations incurred for payments to recipients. In Colorado and Hawaii the numbers of families and children rose 3 or 4 percent, but in West Virginia the numbers aided moved upward only slightly. In Pennsylvania and Vermont, families, children, and payments were 3 or 4 percent higher in February; in California, Delaware, Louisiana, Missouri, New Hampshire, North Carolina, and Ohio there were increases of like magnitude in one or two items.

New York reported a decline of 4.5 percent in the total sum spent for assistance, although the numbers of families and children each decreased only about 1 percent. In South Carolina, where the public-assistance agency received a smaller appropriation from State funds for the current fiscal year than was supplied by the State in the previous period, there were further declines in

February. The numbers of families and children aided decreased 2.8 and 2.5 percent, respectively, and total payments declined 3.2 percent.

The 42 jurisdictions making payments under the Social Security Act in February 1940 also made payments under approved plans in February 1939. In February 1940 the total numbers of families and children assisted were 12.0 and 11.2 percent larger, respectively, than in the same month a year ago, and the total expenditure for assistance was 12.6 percent greater. Total payments had increased to a much greater extent in a number of the individual States. Expansions of more than 30.0 percent in total obligations were recorded for Florida, Louisiana, Michigan, Nebraska, New Hampshire, New Mexico, Pennsylvania, Tennessee, Vermont, and Virginia. In a few States, however, there were substantial declines from the level of total payments in February 1939. For the District of Columbia, Georgia, Ohio, South Carolina, and Washington the reductions ranged from 10.1 to 27.7 percent.

Aid to the Blind

The total number of recipients of aid to the blind in the 43 jurisdictions with plans approved by the Social Security Board increased 0.5 percent from January to February, and the total amount of obligations incurred for payments to these recipients rose 0.6 percent. For practically all States there were only slight percentage changes in both the number receiving assistance and total expenditures.

In Montana the number on the rolls increased 6.0 percent from January to February, and the total amount of assistance moved upward 6.4 percent. Although the number aided in South Dakota was unchanged, total payments in that State were 4.1 percent higher than in January.

In Connecticut the number of recipients declined 3.1 percent, and total obligations decreased 14.1 percent. The data for Connecticut shown in table 7 represent combined figures for two programs under which assistance is provided to needy blind persons in that State. The declines from January to February in the total figures for both programs reflect, for the most part, large percentage decreases in the program administered without financial participation by the Federal Government. For the program administered under an approved plan, the number benefited increased

slightly in February, although the total expended for assistance declined 6.0 percent.

Utah was the only other State reporting a sizable percentage decline in either recipients or payments in February. Although the number

aided in Utah decreased only 1.0 percent, the total amount of obligations dropped 6.4 percent.

For the 42 jurisdictions making payments under plans approved by the Social Security Board in February 1939 and February 1940, the total num-

Table 6.—Aid to dependent children in States with plans approved by the Social Security Board, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 15, 1940]

Region ¹ and State	Number of recip- lents		Amount of obligations incurred for payments to recip- lents ²	Average amount per fam- ily	Percentage change from—						Number of recip- lents per 1,000 es- timated popula- tion under 16 years ³
	Families	Children			January 1940 in—			February 1939 in—			
					Number of recip- lents		Amount of obliga- tions	Number of recip- lents		Amount of obliga- tions	
					Families	Children		Families	Children		
Total.....	315,849	763,753	\$10,216,275	\$32.35	+1.3	+1.8	+1.7	+12.0	+11.2	+12.6	26
Region I:											
Maine.....	1,435	3,621	54,815	38.20	— .3	— .6	(⁴)	+8.4	+5.8	+9.9	15
Massachusetts.....	11,466	29,174	689,495	60.13	+1.7	+1.4	+1.2	+17.0	+23.2	+18.5	26
New Hampshire.....	630	1,624	26,992	42.84	+2.0	+1.3	+3.4	+87.5	+82.3	+98.0	12
Rhode Island.....	1,170	3,160	53,809	45.99	(⁵)	— .4	— .4	+10.7	+10.4	+8.6	18
Vermont.....	503	1,474	15,922	31.65	+3.1	+3.8	+3.9	+17.8	+17.8	+34.2	14
Region II:											
New York.....	36,044	71,422	1,694,357	47.01	— 1.1	— 9	— 4.5	+1.6	+1.0	— 1.9	23
Region III:											
Delaware.....	509	1,335	16,305	32.03	+1.4	+3.2	+3.0	+7.2	+19.6	+12.4	20
New Jersey.....	10,897	24,031	330,396	30.32	+9	+1.3	+1.5	— 4.8	— 5.0	— 3.1	21
Pennsylvania.....	32,113	73,382	1,152,932	35.90	+3.6	+3.5	+4.1	+34.9	+29.2	+35.1	25
Region IV:											
District of Columbia.....	896	2,659	33,931	37.87	— 1.4	— 1.2	— 1	— 11.5	— 14.4	— 27.7	21
Maryland.....	7,431	19,986	234,530	31.56	+1.4	+9	+8	— 6.4	— 6.2	— 6.4	44
North Carolina.....	8,581	21,856	136,777	15.94	+2.4	+1.9	+4.0	+8.4	+2.3	+12.1	17
Virginia.....	2,261	7,316	46,716	20.66	+8.2	+8.2	+8.3	+161.4	+142.7	+142.5	8
West Virginia.....	7,363	20,671	156,113	21.20	+1.0	+5	+5.1	+15.1	+12.7	+14.7	32
Region V:											
Michigan.....	17,171	43,480	684,403	39.86	+3.3	+4.0	+10.5	+29.5	+43.9	+30.3	33
Ohio.....	9,953	27,827	387,869	38.97	— 5	— 8	+3.1	— 8.8	— 10.8	— 10.1	16
Region VI:											
Indiana.....	17,120	35,188	475,689	27.79	+1	— 1	+1	+9.1	+7.3	+10.4	38
Wisconsin.....	12,142	27,732	469,362	38.66	+7	+4	+9	+9.8	+7.4	+11.6	21
Region VII:											
Alabama.....	5,637	16,577	80,864	14.35	+1.7	+1.4	+2.4	+8	+2	+15.2	17
Florida.....	3,983	10,312	83,920	21.07	— 1.3	— 1.7	+2	+51.0	+48.4	+73.5	22
Georgia.....	3,882	10,082	78,271	20.16	— 1	— 6	— 2	— 17.0	— 19.3	— 19.9	10
South Carolina.....	3,038	9,164	49,243	16.10	— 2.8	— 2.5	— 3.2	— 27.4	— 25.7	— 18.9	13
Tennessee.....	13,935	35,214	243,293	17.84	+2.3	+2.2	— 8	+38.5	+33.6	+34.2	38
Region VIII:											
Minnesota.....	8,517	20,516	298,552	35.05	+1.9	+1.7	+1.8	+20.2	+15.2	+17.3	28
Nebraska.....	5,287	11,874	166,686	31.53	+8	+3	+5	+9.3	+8.8	+33.2	31
North Dakota.....	2,302	6,407	72,467	31.48	+1.5	+1.2	+1.2	+15.3	+14.7	+11.5	28
Region IX:											
Arkansas.....	4,079	11,029	33,157	8.13	+7	(¹⁰)	+8	+3.1	+2.0	+3.0	16
Kansas.....	6,217	14,299	180,302	29.00	+1.3	+2.8	+2.9	+14.8	+13.3	+10.0	28
Missouri.....	10,052	22,739	240,839	23.96	+1.5	+1.8	+4.0	+21.6	+18.2	+20.3	23
Oklahoma.....	17,670	40,675	216,547	12.26	+1.1	+1.0	+1.2	+14.7	+14.3	— 1.0	50
Region X:											
Louisiana.....	12,531	35,190	327,463	26.13	+3.1	+2.4	+3.3	+21.9	+19.0	+50.7	52
New Mexico.....	1,787	5,117	44,015	25.05	— 2	— 4	— 6	+13.4	+14.5	+45.7	35
Region XI:											
Arizona.....	2,497	4,919	80,447	32.22	+6	+6	+7	+8.6	+5.2	+7.7	54
Colorado.....	5,421	13,440	165,032	30.44	+3.3	+3.9	+4.9	+11.3	+14.0	+14.0	46
Idaho.....	2,756	6,718	77,036	27.95	+1.0	+1.6	+2.0	+2.6	+6.8	+8.2	43
Montana.....	2,302	5,564	64,693	28.10	+1.8	+2.2	+1.9	+5.2	+9.2	+3.9	37
Utah.....	3,282	7,908	113,301	34.82	— 5	— 6	+1	+8.4	+6.4	+11.6	45
Wyoming.....	715	1,776	22,767	31.84	+1	+9	+1.1	+14.2	+12.7	+16.0	26
Region XII:											
California.....	14,775	36,061	659,460	44.63	+1.8	+1.5	+3.4	+12.5	+10.7	+21.2	27
Oregon.....	1,930	4,519	75,453	39.09	+6	+1.1	— 1.4	+20.7	+27.4	+20.3	17
Washington.....	4,824	11,173	146,470	30.36	+3	+1.9	+2.0	— 16.0	— 13.9	— 12.9	23
Territory:											
Hawaii.....	1,053	3,580	35,564	33.77	+4.5	+3.3	+5.3	+8.9	+4.3	+6.2	26

¹ Social Security Board administrative regions.

² From Federal, State, and local funds; excludes cost of administration.

³ Population as of July 1, 1938, estimated with advice of the U. S. Bureau of the Census.

⁴ Decrease of less than 0.1 percent.

⁵ Includes an unknown number of children 16 years of age and over.

⁶ No change.

⁷ Includes approximately 2,829 children 16 years of age and over. Rate per 1,000 excludes these children.

⁸ Includes aid to dependent children administered under State law without Federal participation.

⁹ In addition, in 72 counties payments amounting to \$16,819 were made from local funds without Federal participation to 931 families in behalf of 2,153 children under the State mothers' pension law. Some families receiving aid from this source for February also received aid under State plan for aid to dependent children approved by the Social Security Board.

¹⁰ Increase of less than 0.1 percent.

¹¹ Includes 424 children 16 years of age and over. Rate per 1,000 excludes these children.

ber of recipients was 5.7 percent larger in February of this year, and the total volume of assistance was 6.4 percent greater. Compared with the amounts expended in February 1939, total payments were more than 20.0 percent higher in February of this year in Alabama, Connecticut, Louisiana, Minnesota, Mississippi, Montana, New

Mexico, North Dakota, Vermont, and Virginia. On the other hand, substantially smaller sums were spent for aid to the blind in February 1940 in the District of Columbia, Florida, Georgia, South Carolina, South Dakota, and Tennessee. In these States the declines from February 1939 levels ranged from 10.1 to 20.2 percent.

Table 7.—Aid to the blind in States with plans approved by the Social Security Board, by regions and States, February 1940

[Data reported by State agencies, corrected to Mar. 15, 1940]

Region ¹ and State	Number of recipients	Amount of obligations incurred for payments to recipients ²	Average amount per recipient	Percentage change from—				Number of recipients per 100,000 estimated population ³
				January 1940 in—		February 1939 in—		
				Number of recipients	Amount of obligations	Number of recipients	Amount of obligations	
Total.....	46,317	\$1,088,406	\$23.50	+0.5	+0.6	+5.7	+6.4	47
Region I:								
Connecticut.....	⁴ 251	⁵ 5,434	21.65	-3.1	-14.1	+9.6	+21.1	14
Maine.....	1,246	28,945	23.23	-5	-1.8	-1.0	+1	146
Massachusetts.....	1,168	20,851	22.99	+5	+1.3	+4.3	+9.0	26
New Hampshire.....	324	7,515	23.19	-1.2	-1.8	+4.2	+8.5	64
Rhode Island.....	60	968	16.13	(⁶)	(⁶)	(⁷)	(⁷)	9
Vermont.....	164	3,216	20.88	(⁶)	-2.9	+16.7	+38.2	40
Region II:								
New York.....	2,771	71,737	25.89	+7	+1.2	+4.7	+8.4	21
Region III:								
New Jersey.....	664	15,354	23.12	+1.1	+1.6	+8.1	+10.2	15
Region IV:								
District of Columbia.....	208	5,356	25.75	-1.0	-1.1	-6.7	-10.1	33
Maryland.....	668	14,026	21.00	-3	-1	+4.9	+2.2	40
North Carolina.....	1,988	29,749	14.96	+2	+5	+2.5	+4.5	57
Virginia.....	1,001	12,701	12.69	+1.3	+1.2	+32.8	+30.7	37
West Virginia.....	803	13,120	16.34	(⁶)	+1.5	+5.2	-8	43
Region V:								
Michigan.....	759	18,243	24.04	+1.6	+2.2	+8.1	+7	16
Ohio.....	3,900	76,533	19.62	+3	+1.3	-9	-2.0	58
Region VI:								
Indiana.....	2,464	50,208	20.38	+6	+1.1	-1.2	+3.1	71
Wisconsin.....	2,011	46,463	23.10	(⁶)	+2	+1.4	+3.4	69
Region VII:								
Alabama.....	569	5,093	8.95	+4	+1.0	+18.8	+20.8	20
Florida.....	⁴ 2,156	⁵ 26,872	12.46	+7	+1.0	-6.7	-20.2	129
Georgia.....	1,092	10,906	9.99	+4	+2	-12.6	-19.6	35
Mississippi.....	686	5,080	7.41	+2.2	+2.6	+46.3	+52.8	34
South Carolina.....	748	7,726	10.33	-1.4	-1.9	-14.0	-11.6	40
Tennessee.....	1,602	17,704	11.05	-1	(⁶)	+13.2	-14.7	55
Region VIII:								
Iowa.....	1,446	34,445	23.82	+1	+6	+10.6	+10.3	57
Minnesota.....	893	24,014	26.89	+9	+1.1	+12.6	+21.3	34
Nebraska.....	⁴ 663	⁵ 13,053	19.69	+1.1	+1.6	+9.6	+5.7	49
North Dakota.....	143	2,988	20.90	+7	-2.9	+24.3	+28.1	20
South Dakota.....	232	3,974	17.13	(⁶)	+4.1	(⁶)	-12.2	34
Region IX:								
Arkansas.....	667	4,320	6.48	+1.5	+1.4	+8.3	+6.0	33
Kansas.....	1,197	24,527	20.49	+1.4	+2.2	+15.8	+13.7	64
Oklahoma.....	2,191	33,240	15.17	+5	+8	+9.3	+2.5	86
Region X:								
Louisiana.....	1,029	17,372	16.88	+1.5	+1.5	+25.6	+61.2	48
New Mexico.....	213	3,560	16.71	(⁶)	+1.0	+6.5	+22.8	50
Region XI:								
Arizona.....	335	8,750	26.12	-3	-6	+8.1	+14.1	81
Colorado.....	651	18,946	29.10	+1.4	+1.7	+6.7	+7.0	61
Idaho.....	283	6,087	21.51	-7	-7	-5.0	-6.8	57
Montana.....	177	3,683	20.81	+6.0	+6.4	+38.3	+35.7	33
Utah.....	206	5,464	26.52	-1.0	-6.4	-1.0	+3.9	40
Wyoming.....	150	4,145	27.63	-1.3	-2.1	-7	-7.1	64
Region XII:								
California.....	6,991	336,168	48.09	+8	+8	+11.8	+12.1	114
Oregon.....	450	11,358	25.24	-7	-6	+4.2	+3.8	44
Washington.....	1,037	31,553	30.43	-3	-3	+6	-4	63
Territory:								
Hawaii.....	70	959	13.70	(⁶)	(⁶)	(⁶)	(⁶)	18

¹ Social Security Board administrative regions.

² From Federal, State, and local funds; excludes cost of administration.

³ Population as of July 1, 1937, estimated by the U. S. Bureau of the Census.

⁴ Comparison for 40 States, the District of Columbia, and Hawaii with approved plans for February 1939 and February 1940.

⁵ Includes aid to the blind administered under State law without Federal participation.

⁶ Not computed, because figures too small for comparison.

⁷ No approved plan for aid to the blind for February 1939.

⁸ No change.

⁹ Increase of less than 0.1 percent.

STATISTICS BY STATES, JANUARY 1940

From December to January total payments for all public assistance and earnings under Federal work programs declined in 32 States and increased in 17 States. For 6 States—Connecticut, Iowa, Mississippi, Nevada, New Hampshire, and New Mexico—December and January data on general relief expenditures are not comparable because of

the inclusion of payments for hospitalization and burials in the figures for the latter month. This lack of comparability affects the total volume of assistance and earnings to an appreciable extent only in Connecticut, Iowa, and New Hampshire; for these States general relief payments for hospitalization and burials were excluded from the

Table 8.—Amount of public assistance and earnings of persons employed under Federal work programs in the continental United States, by States, January 1940 ¹

[In thousands]

State	All public assistance and earnings of persons employed under Federal work programs	Obligations incurred for—		Subsistence payments certified by the Farm Security Administration	Earnings of persons employed under Federal work programs					
		Special types of public assistance	General relief		Civilian Conservation Corps	National Youth Administration		Work Projects Administration		Other Federal work and construction projects
						Student work program	Out-of-school work program	Projects operated by the WPA	Projects operated by other Federal agencies	
Total.....	\$270, 458	\$50, 658	\$42, 572	\$1, 992	\$19, 426	\$2, 848	\$5, 815	\$106, 007	\$3, 748	\$ 337, 390
Alabama.....	4, 160	260	22	343	528	60	129	1, 962	27	828
Arizona.....	1, 261	300	41	85	153	14	22	406	61	179
Arkansas.....	2, 740	148	18	13	532	35	108	1, 516	28	340
California.....	20, 372	6, 092	5, 033	202	670	155	294	5, 463	284	2, 179
Colorado.....	3, 954	1, 652	243	59	206	34	47	1, 276	122	316
Connecticut.....	3, 334	536	641	(²)	146	21	67	1, 147	38	739
Delaware.....	322	44	38	(²)	31	3	8	126	3	70
District of Columbia.....	2, 860	124	52		58	17	20	515	172	1, 901
Florida.....	3, 580	521	60	59	291	31	65	1, 790	112	632
Georgia.....	3, 442	303	37	99	609	68	117	1, 735	97	377
Idaho.....	1, 123	260	32	9	87	18	39	567	43	60
Illinois.....	18, 677	3, 216	4, 343	7	1, 027	156	308	7, 991	91	1, 539
Indiana.....	6, 565	1, 090	866	2	418	78	117	2, 782	37	675
Iowa.....	3, 768	1, 202	737	2	237	53	118	1, 202	15	203
Kansas.....	2, 960	705	424	75	279	57	85	1, 099	72	165
Kentucky.....	3, 407	402	* 68	10	424	51	123	1, 576	69	684
Louisiana.....	3, 843	785	162	5	415	51	115	1, 490	35	816
Maine.....	1, 663	381	328	4	141	14	47	384	18	347
Maryland.....	2, 451	570	218	1	196	27	73	664	120	580
Massachusetts.....	14, 818	3, 101	2, 175	(²)	564	86	206	6, 097	159	2, 430
Michigan.....	10, 273	1, 933	1, 597	5	640	106	236	5, 183	61	511
Minnesota.....	6, 503	1, 662	1, 147	25	520	64	129	2, 609	59	289
Mississippi.....	2, 774	156	9	43	416	42	90	1, 634	29	354
Missouri.....	6, 748	1, 631	461	20	760	77	171	3, 082	34	513
Montana.....	2, 031	287	101	94	175	19	35	762	73	485
Nebraska.....	2, 811	693	165	73	221	36	61	1, 288	41	283
Nevada.....	351	64	11	(²)	32	2	4	96	9	133
New Hampshire.....	1, 436	137	233	1	50	8	20	414	18	585
New Jersey.....	10, 120	974	1, 451	2	520	65	207	4, 400	140	2, 360
New Mexico.....	1, 174	104	16	42	182	12	42	650	32	126
New York.....	31, 631	4, 832	10, 265	7	1, 226	293	471	10, 183	216	4, 138
North Carolina.....	3, 672	512	47	20	608	71	186	1, 615	67	647
North Dakota.....	1, 481	232	100	79	204	25	55	728	25	32
Ohio.....	13, 936	3, 352	2, 004	4	901	144	238	6, 390	77	825
Oklahoma.....	4, 542	1, 487	* 74	73	670	75	166	1, 490	85	421
Oregon.....	2, 349	526	194	13	169	27	41	938	41	400
Pennsylvania.....	23, 725	3, 467	6, 369	7	1, 223	201	367	8, 702	283	3, 105
Rhode Island.....	2, 094	185	* 317	(²)	83	14	31	756	27	680
South Carolina.....	2, 992	214	18	3	353	38	71	1, 674	86	535
South Dakota.....	1, 749	295	119	266	184	30	42	730	41	41
Tennessee.....	3, 882	673	* 34	17	518	59	115	1, 539	25	903
Texas.....	7, 663	1, 069	114	126	1, 144	151	354	3, 343	202	1, 159
Utah.....	1, 517	413	142	10	93	25	33	661	43	96
Vermont.....	503	110	78	1	35	8	12	209	34	17
Virginia.....	3, 573	214	92	9	461	57	114	844	164	1, 618
Washington.....	5, 250	1, 042	350	38	330	45	100	1, 762	159	1, 425
West Virginia.....	2, 922	378	171	7	341	40	122	1, 558	13	292
Wisconsin.....	6, 922	1, 610	1, 320	31	435	79	181	2, 879	30	356
Wyoming.....	532	105	34	3	82	5	11	180	31	112

¹ See footnotes to table 1.

² Includes \$1,000 not distributed by States.

* Less than \$1,000.

* Estimated.

January totals for comparison with December.

In January total obligations incurred for the special types of public assistance increased in 39 States, general relief expenditures rose in 39 of the 43 States with comparable data for both months, and subsistence payments by the Farm Security Administration increased in 37 States.

Earnings of enrollees in the Civilian Conservation Corps were higher in January in all but 4 States. Larger total amounts were earned on

projects operated by the Work Projects Administration in 26 States, but smaller sums were earned on WPA-financed projects operated by other Federal agencies in 33 States. Earnings under the out-of-school work program of the National Youth Administration increased in 39 States, whereas earnings under the student work program declined in 42 States. Total earnings on other Federal work and construction projects decreased in 44 States.

Table 9.—Recipients of public assistance and persons employed under Federal work programs in the continental United States, by States, January 1940¹

State	Recipients of special types of public assistance				Cases receiving general relief	Cases for which subsistence payments were certified by the Farm Security Administration	Persons employed under Federal work programs					
	Old-age assistance	Aid to dependent children		Aid to the blind			Civilian Conservation Corps	National Youth Administration		Work Projects Administration		Other Federal work and construction projects
		Families	Children					Student work program	Out-of-school work program	Projects operated by the WPA	Projects operated by other Federal agencies	
Total	1,922,885	325,077	783,042	70,077	1,688,493	106,556	293,230	435,818	322,367	2,136,394	66,171	319,329
Alabama	18,535	5,543	16,344	567	2,338	25,840	7,964	10,852	7,538	53,174	699	8,551
Arizona	7,848	2,482	6,877	336	2,886	5,932	2,302	1,930	1,358	7,065	1,031	1,654
Arkansas	18,464	4,051	11,025	657	3,768	505	8,033	6,680	6,944	45,514	899	4,177
California	134,740	14,513	35,533	6,933	160,534	7,444	10,114	19,093	15,364	87,350	3,880	16,921
Colorado	40,241	5,248	12,938	642	15,598	2,822	3,109	5,305	2,612	24,126	1,957	3,043
Connecticut	16,924	1,440	3,300	259	21,415	1	2,202	2,861	3,289	18,235	690	5,009
Delaware	2,577	502	1,294		1,832	18	462	475	511	2,424	45	613
District of Columbia	3,311	909	2,692	210	1,987		880	1,638	1,115	9,087	2,264	12,825
Florida	34,967	4,034	10,488	2,142	8,717	3,898	4,387	5,156	4,359	38,227	2,279	7,151
Georgia	26,688	3,885	10,140	1,088	7,493	6,278	9,193	12,274	6,658	47,605	2,125	5,415
Idaho	8,713	2,729	6,612	285	2,232	269	1,317	2,624	1,849	10,384	684	567
Illinois	139,664	17,500	17,000	7,700	172,533	299	15,500	23,426	17,082	164,066	1,653	11,483
Indiana	66,075	17,111	35,210	2,450	56,753	87	6,314	11,812	6,702	61,624	720	4,712
Iowa	53,839	3,000	7,000	1,445	37,099	48	3,572	7,466	7,130	25,413	269	2,285
Kansas	26,235	6,138	13,883	1,180	29,122	4,704	4,206	9,640	5,098	27,887	1,348	1,792
Kentucky	45,150	248	780		8,800	123	6,399	9,307	7,063	45,080	1,489	6,472
Louisiana	31,257	12,158	34,351	1,014	9,871	227	6,260	7,296	5,774	36,521	950	9,480
Maine	14,410	1,440	3,642	1,252	12,038	204	2,130	1,993	1,861	8,067	374	3,808
Maryland	18,448	7,331	19,813	670	9,728	76	2,960	3,696	4,297	13,032	2,035	4,893
Massachusetts	82,709	11,271	28,773	1,162	73,730	8	8,508	11,662	10,759	96,203	2,160	18,521
Michigan	76,670	16,615	41,817	747	63,307	272	9,663	15,438	12,480	83,830	986	4,690
Minnesota	63,592	8,357	20,169	885	45,155	1,445	7,848	9,910	6,219	47,301	927	2,821
Mississippi	19,940	104	162	671	1,501	1,496	6,285	8,178	5,779	43,419	884	4,832
Missouri	79,280	9,902	23,318	3,655	35,955	1,234	11,465	12,461	11,101	84,273	827	6,296
Montana	12,209	2,261	5,445	167	5,744	4,100	2,642	3,146	1,792	12,839	1,213	3,739
Nebraska	27,342	5,245	11,837	656	12,472	4,740	3,335	5,886	3,765	28,414	626	2,997
Nevada	2,274	135	330	10	802	1	485	282	239	1,787	155	946
New Hampshire	4,851	612	1,603	328	8,292	29	759	1,129	983	7,461	460	3,749
New Jersey	30,646	10,803	23,723	657	50,300	101	7,849	9,822	10,692	72,067	1,900	17,625
New Mexico	4,103	1,761	5,136	213	2,100	2,392	2,297	1,898	2,096	12,501	555	1,451
New York	115,323	36,438	72,037	2,751	276,367	286	18,513	40,295	21,273	153,015	3,194	28,531
North Carolina	35,010	8,380	21,459	1,985	7,855	354	7,665	9,992	12,156	44,177	1,622	7,785
North Dakota	8,907	2,267	6,329	142	5,330	4,305	3,096	4,624	3,079	14,569	452	410
Ohio	124,976	10,002	28,049	3,889	113,231	169	13,600	21,196	12,809	138,903	1,409	7,116
Oklahoma	70,549	17,482	40,261	2,180	13,400	2,679	10,108	13,722	9,163	48,616	2,292	4,290
Oregon	20,521	1,918	4,469	453	12,039	461	2,550	3,768	2,349	15,062	666	3,194
Pennsylvania	89,475	30,967	70,918	12,691	226,657	277	18,459	32,280	20,117	140,894	4,512	24,777
Rhode Island	6,776	1,170	3,172	55	11,500	10	1,248	1,851	1,757	12,587	350	4,449
South Carolina	19,435	3,145	9,395	759	2,010	102	5,332	6,937	4,644	41,788	1,647	5,580
South Dakota	14,281	1,776	4,000	232	6,318	14,869	2,783	6,140	3,590	15,429	755	589
Tennessee	40,696	13,326	34,453	1,603	6,600	360	7,824	10,392	8,119	40,848	750	9,109
Texas	119,900	99	230		15,426	3,640	17,268	21,368	20,129	95,435	4,167	13,812
Utah	13,876	3,300	7,949	208	6,309	419	1,408	3,737	1,681	11,534	719	782
Vermont	5,585	488	1,420	154	3,291	20	524	1,168	721	4,135	632	163
Virginia	16,362	2,090	6,762	988	8,895	216	6,957	8,148	6,868	22,673	3,590	13,324
Washington	39,098	4,811	10,965	1,040	24,349	1,271	4,977	6,452	5,376	29,707	2,016	9,533
West Virginia	17,229	7,290	20,562	803	16,552	117	5,143	7,312	6,078	34,973	284	3,080
Wisconsin	49,829	12,053	27,616	2,011	52,396	1,651	6,567	12,364	9,240	53,611	534	3,116
Wyoming	3,335	714	1,761	152	1,866	757	778	766	709	3,453	487	1,063

¹ See footnotes to table 2.

² Includes 18 persons not distributed by States.

³ Estimated.

STATISTICS FOR URBAN AREAS

Public and Private Aid in 116 Urban Areas January 1940

January expenditures in 116 urban areas for payments to recipients of the special types of public assistance, public general relief, and private assistance, and for earnings of persons employed on projects operated by the Work Projects Administration totaled \$94.3 million. Beginning in January, data for the assistance programs include payments for burial of recipients, in addition to obligations incurred for money payments, assistance in kind, medical care, and hospitalization. This change in reporting procedure affects to a negligible degree the data for all areas combined.

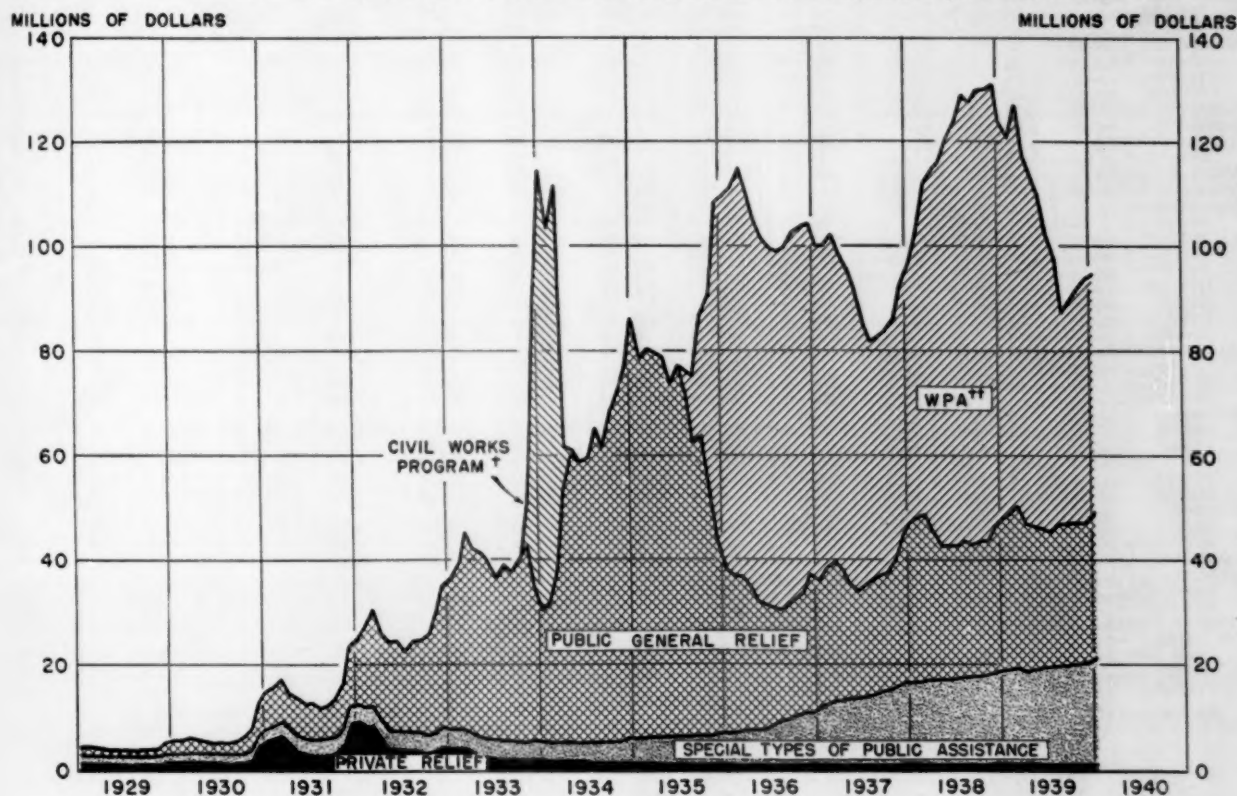
Total payments for assistance and WPA earnings exclude all costs of administering the programs and of materials, equipment, and supplies incident to the operation of work projects. Data are not available for the urban areas on earnings of persons

enrolled in the Civilian Conservation Corps, earnings under the programs of the National Youth Administration, or earnings of persons employed on WPA-financed projects operated by other Federal agencies and other Federal work and construction projects.

In January earnings on WPA-operated projects comprised 48.3 percent of aggregate payments. Expenditures for general relief by public agencies accounted for the second largest share, 29.3 percent, and obligations incurred for the special types of public assistance represented 21.3 percent of the total. Private assistance comprised only 1.1 percent of total payments.

From December to January the total volume of public and private assistance and WPA earnings moved upward 1.0 percent. This rise was attributable to increased expenditures for public general relief and for the special types of public assistance. General relief payments by public agencies rose 5.4

Chart I.—Public and private assistance and earnings of persons employed on projects operated by the Work Projects Administration and under the Civil Works Program in 116 urban areas, January 1929–January 1940



†Earnings of all persons employed under the Civil Works Program, including administrative staff.

††Earnings on projects operated by the WPA within the areas.

Table 1.—Amount of public and private assistance and earnings of persons employed on projects operated by the Work Projects Administration, by urban areas, January 1940

[Corrected to Mar. 20, 1940]

State and city	Area included	Total ¹	Public funds						Private funds ²	Percentage change in total from—	
			Total	General relief ³	Old-age assistance	Aid to dependent children ⁴	Aid to the blind ⁵	WPA earnings ⁶		December 1939	January 1939
Alabama:											
Birmingham	County	\$418,991	\$418,797	\$8,181	\$21,937	\$21,002	\$854	\$366,163	\$194	-13.2	-37.8
Mobile	do	138,634	138,195	1,017	7,777	1,987	144	127,270	439	+3.4	-7.9
California:											
Los Angeles	do	6,243,202	6,217,245	2,000,418	2,085,886	213,376	160,420	1,757,145	\$ 25,957	+5.1	+6.9
Oakland	do	1,421,860	1,418,000	361,027	296,196	53,675	23,623	683,479	3,860	+6.5	-4.0
Sacramento	do	340,821	338,860	69,741	125,343	19,851	7,175	116,750	\$ 1,961	+11.2	+8.7
San Diego	do	711,444	710,813	174,244	261,981	28,267	12,359	233,962	631	+5.8	+5.7
San Francisco	do	1,857,631	1,839,696	530,026	393,155	53,027	25,061	838,427	17,935	+8.6	-6.8
Colorado: Denver	do	879,272	875,487	60,216	403,724	49,270	4,217	358,060	\$ 3,785	+16.4	+18.2
Connecticut:											
Bridgeport	City	187,749	184,998	\$ 51,975	34,731	6,114	558	91,620	2,751	-2.7	-32.6
Hartford	do	248,309	232,314	\$ 64,639	54,518	7,048	1,262	104,847	15,965	-5	-24.6
New Britain	do	76,385	75,824	\$ 12,485	13,190	2,643	127	47,379	561	-2.3	-44.4
New Haven	do	296,502	291,801	\$ 77,663	52,929	7,241	997	152,971	\$ 4,701	+5	-11.4
Delaware: Wilmington	County	174,486	170,788	35,771	17,077	10,100		107,840	3,698	(⁷)	-21.1
District of Columbia: Washington	City	702,724	684,337	52,611	84,295	33,969	5,415	508,047	\$ 18,387	-7.8	-20.9
Florida:											
Jacksonville	County	368,732	367,508	5,958	43,119	8,756	2,890	306,785	1,224	+10.1	-13.2
Miami	do	141,159	135,770	5,559	33,013	10,779	1,924	84,495	5,389	-7.4	-26.0
Georgia: Atlanta	do	347,772	339,678	13,838	21,794	15,883	1,703	286,390	8,194	-13.1	-50.4
Illinois:											
Chicago	do	8,357,603	8,268,007	2,920,749	1,165,437	80,682	71,092	4,030,047	89,596	-2.2	-27.7
Springfield	do	273,971	271,547	54,506	43,483	1,605	5,005	166,948	2,424	-3.0	-5.9
Indiana:											
Evansville	do	296,693	295,553	54,772	41,611	22,052	1,609	175,509	1,140	-16.5	-22.6
Fort Wayne	do	235,315	232,646	42,540	43,173	21,310	1,372	124,251	2,699	+1.9	-14.7
Indianapolis	do	804,657	796,759	136,498	133,782	71,667	6,609	448,203	7,898	-4.0	-26.7
South Bend	do	259,644	259,226	70,700	39,032	20,500	994	128,000	418	+7	-29.8
Terre Haute	do	300,791	299,723	43,274	54,491	18,847	1,998	181,113	1,068	-8	-28.1
Iowa:											
Des Moines	do	495,808	494,292	101,162	90,501	4,083	5,451	293,095	1,516	-3.4	-11.3
Sioux City	do	215,978	215,320	\$ 77,418	44,406	4,146	1,779	87,571	658	+4.3	-7.2
Kansas:											
Kansas City	do	276,658	276,079	34,829	31,255	14,916	1,606	193,473	579	-15.3	-25.8
Topeka	do	130,438	129,473	12,204	18,626	7,770	1,144	89,729	965	-2.3	-3.5
Wichita	do	187,399	186,722	73,105	41,826	18,682	1,857	51,252	677	-13.7	-17.5
Kentucky: Louisville	do	196,557	189,727	\$ 26,105	33,874	10,123		119,625	\$ 6,830	-31.2	-50.0
Louisiana:											
New Orleans	Parish	1,028,641	1,017,359	48,487	69,104	94,959	5,136	799,673	\$ 11,282	-12.5	-12.9
Shreveport	do	58,260	57,939	10,460	18,858	15,806	608	12,207	321	+4.6	+17.3
Maine: Portland	City	100,606	99,049	\$ 24,489	20,294	4,310	1,351	48,605	1,557	+4	-7.3
Maryland: Baltimore	do	787,587	769,565	193,007	162,477	141,427	9,078	263,576	18,022	+3.6	-10.5
Massachusetts:											
Boston	do	2,932,770	2,853,019	540,908	445,339	247,839	8,202	1,610,731	79,751	+6.4	-12.6
Brockton	do	220,884	217,467	42,296	59,737	8,753	473	106,238	3,417	+3.3	-24.0
Cambridge	do	280,450	276,742	92,288	45,933	20,030	1,002	117,489	3,708	-1.6	-14.4
Fall River	do	301,042	300,872	\$ 87,279	57,827	12,435	883	142,448	170	(¹⁰)	(¹⁰)
Lawrence	do	215,526	213,955	\$ 34,496	44,635	5,480	529	128,845	1,571	(¹⁰)	(¹⁰)
Lowell	do	424,709	422,877	\$ 72,499	68,394	15,036	767	266,181	1,832	+34.5	-6.4
Lynn	do	288,559	285,648	70,029	79,310	9,989	711	125,609	\$ 2,911	+10.4	-20.1
Malden	do	126,617	126,614	43,965	32,944	6,504	252	42,949	3	+4.6	-12.1
New Bedford	do	281,137	279,582	53,751	80,219	11,665	901	133,046	1,555	+1.6	-27.7
Newton	do	111,114	109,294	36,891	18,650	8,100	152	45,501	1,820	+22.6	-7.8
Springfield	do	369,115	364,953	122,885	81,328	23,798	895	136,047	\$ 4,162	+12.6	-21.4
Worcester	do	452,429	447,538	\$ 169,223	96,006	26,979	840	154,490	4,891	+7.4	-20.6
Michigan:											
Detroit	County	3,490,716	3,474,357	876,131	254,714	299,043	5,156	2,039,313	\$ 16,359	+9	-28.7
Flint	do	334,412	334,132	56,593	57,227	22,360	471	197,481	280	+3.0	-33.7
Grand Rapids	do	435,698	435,124	76,620	106,311	24,766	1,331	225,066	\$ 574	-5.4	-39.2
Pontiac	do	319,655	319,147	42,537	48,915	22,221	597	204,877	508	+26.9	-24.0
Saginaw	do	225,216	224,133	28,666	30,037	16,478	325	148,627	1,083	+24.1	-9
Minnesota:											
Duluth	do	742,129	736,803	211,979	108,212	36,787	2,734	377,091	5,326	+8.1	-14.8
Minneapolis	do	1,407,611	1,400,968	449,056	287,881	53,563	5,207	605,261	6,643	+3.7	-25.6
St. Paul	do	735,684	729,777	252,789	110,154	26,334	3,048	337,452	5,907	+4	-40.2
Missouri:											
Kansas City	do	886,379	874,280	141,567	154,757	15,564	10,400	551,942	\$ 12,149	-5.8	-14.7
St. Louis	City and county	965,543	938,411	187,453	202,059	44,795	16,525	487,579	27,132	-35.1	-55.4
Nebraska: Omaha	County	415,625	403,187	15,084	87,441	40,932	2,292	257,438	12,438	-11.7	-37.1
New Jersey:											
Jersey City	City	368,575	368,025	162,943	27,103	25,132	1,139	151,708	\$ 550	-6.8	-40.5
Newark	do	1,105,769	1,101,824	433,829	62,470	60,778	2,229	542,518	3,945	-1.0	-28.3
Trenton	do	151,939	149,586	49,092	17,809	12,970	755	68,900	2,353	-13.5	-41.1

See footnotes at end of table.

Table 1.—Amount of public and private assistance and earnings of persons employed on projects operated by the Work Projects Administration, by urban areas, January 1940—Continued

[Corrected to Mar. 20, 1940]

State and city	Area included	Total ¹	Public funds					Private funds ²	Percentage change in total from—	
			Total	General relief ³	Old-age assistance	Aid to dependent children ⁴	Aid to the blind ⁵	WPA earnings ⁶	December 1939	January 1939
New York:										
Albany	City	\$112,530	\$110,043	\$49,976	\$17,259	\$5,100	\$817	\$36,891	\$2,487	-2.0
Buffalo	County	1,436,820	1,419,834	865,354	105,199	69,180	3,593	378,808	16,986	+6.4
New Rochelle	City	110,842	110,419	74,819	11,905	10,221	29	13,445	423	+4.6
New York	do	16,923,201	16,560,080	6,194,785	1,424,022	1,282,389	40,858	7,648,026	\$363,121	+8
Niagara Falls	do	107,781	106,996	63,543	9,245	7,819	135	26,254	785	-9.0
Rochester	do	742,882	738,306	442,550	125,597	43,646	2,664	123,849	4,576	-5
Syracuse	County	583,915	579,300	297,602	82,601	23,677	1,085	174,335	4,615	+14.3
Utica	City	169,663	167,036	77,441	31,351	13,699	433	44,112	2,627	+1.6
Yonkers	do	307,564	306,074	128,593	21,416	19,744	453	135,868	1,490	+26.6
North Carolina:										
Asheville	County	120,687	120,687	4,542	12,912	5,010	927	97,296	-----	-12.1
Charlotte	do	89,772	88,785	7,269	17,525	6,584	1,513	55,894	987	-4.3
Greensboro	do	87,778	87,653	2,528	16,341	7,096	1,364	60,324	1125	-4.5
Winston-Salem	do	117,105	111,428	6,865	14,107	5,850	1,038	83,568	5,677	-4.7
Ohio:										
Akron	do	840,255	837,482	136,534	83,716	14,906	1,700	600,626	2,773	-4.8
Canton	do	318,088	317,992	45,129	88,316	12,640	1,915	169,992	96	-11.2
Cincinnati	do	949,132	931,273	266,941	204,526	31,362	5,220	423,224	\$17,859	-11.7
Cleveland	do	2,950,704	2,915,510	705,468	246,768	105,190	8,347	1,849,737	35,194	+1.9
Columbus	do	757,345	754,599	150,232	178,350	15,580	6,323	404,114	\$2,746	-7.1
Dayton	do	487,086	485,596	163,316	127,787	12,465	2,520	179,506	1,490	-7.9
Springfield	do	136,684	136,684	11,952	57,931	4,376	1,343	61,082	-----	-12.2
Toledo	do	751,886	751,283	117,358	134,203	14,877	4,331	480,514	603	-11.0
Youngstown	do	313,796	313,047	48,476	54,213	10,265	3,159	196,934	749	-11.5
Oklahoma: Tulsa	do	198,492	189,587	8,724	82,818	15,951	2,658	79,436	8,905	-13.9
Oregon: Portland	do	671,421	668,551	104,739	170,021	23,200	4,982	365,609	2,870	+3.3
Pennsylvania:										
Allentown	do	185,687	184,777	35,062	22,460	9,503	5,379	112,353	910	+2.0
Altoona	do	263,115	263,031	50,725	32,450	18,480	6,492	154,884	84	-2.7
Bethlehem	do	206,909	208,030	36,823	24,295	11,603	5,820	129,780	879	+4.5
Chester	do	234,345	232,114	43,707	33,293	16,158	7,093	131,893	2,231	+1
Erie	do	353,008	352,926	92,588	49,435	19,110	8,207	183,586	82	+18.2
Johnstown	do	324,205	323,921	70,533	37,760	28,962	7,372	179,294	284	-4.1
Philadelphia	do	4,546,272	4,501,631	2,042,125	442,025	355,990	72,718	1,588,773	\$44,641	+12.7
Pittsburgh	do	2,842,811	2,819,809	1,126,392	272,755	171,891	37,710	1,211,121	\$22,942	+3
Reading	do	448,720	446,607	76,526	41,786	11,643	9,303	307,349	2,113	+31.6
Scranton	do	861,018	857,495	439,570	67,898	38,801	11,007	300,249	3,523	+1.6
Wilkes-Barre	do	1,283,797	1,282,146	546,528	66,128	51,517	15,093	602,970	1,651	+19.9
Rhode Island: Providence	City	514,949	508,151	166,916	58,912	20,371	468	261,484	6,798	+12.4
South Carolina: Charleston	County	176,767	170,095	2,630	9,243	4,282	605	159,335	672	+9.9
Tennessee:										
Knoxville	do	197,401	197,101	4,437	18,404	20,859	747	152,654	\$300	+26.1
Memphis	do	251,255	247,313	5,564	32,132	25,449	3,092	161,076	3,942	-26.5
Nashville	do	264,261	257,699	4,590	41,977	25,057	2,323	183,752	6,562	+8.3
Texas:										
Dallas	do	272,549	263,533	14,042	62,837	838	-----	185,816	9,016	-3.5
El Paso	do	88,818	88,491	125	8,726	-----	-----	79,640	327	+9.1
Fort Worth	do	286,937	286,471	19,681	49,603	-----	-----	217,187	466	-3.6
Houston	do	291,693	286,596	21,074	54,067	-----	-----	211,455	5,097	-4.7
San Antonio	do	330,734	325,830	-----	52,489	-----	-----	273,341	4,904	-2.0
Utah: Salt Lake City	do	459,292	457,364	84,352	102,037	39,058	1,504	230,413	\$11,928	+3
Virginia:										
Norfolk	City	79,889	78,617	6,357	9,993	2,728	816	58,723	1,272	-6.1
Richmond	do	147,875	141,477	26,208	11,949	2,276	987	100,057	6,398	-11.0
Roanoke	do	25,013	25,013	2,219	4,264	931	453	17,146	-----	-7.9
Washington:										
Seattle	County	814,394	808,852	162,361	235,304	32,393	8,078	370,716	\$5,542	+8.5
Tacoma	do	430,076	430,076	36,178	100,507	17,428	2,749	273,214	-----	+9.7
West Virginia: Huntington	do	119,966	119,237	\$8,721	9,598	4,980	730	95,208	729	-10.8
Wisconsin:										
Kenosha	do	191,909	191,601	\$50,790	26,004	18,085	1,341	95,381	308	+6.8
Madison	do	267,996	267,757	\$50,500	48,596	25,709	1,005	141,947	239	+5.7
Milwaukee	do	1,938,764	1,933,870	614,965	217,299	109,806	9,309	982,491	4,894	-1.2
Racine	do	186,032	185,435	\$68,120	28,526	19,900	910	67,970	\$597	+2.8

¹ Excludes cost of administration; of materials, equipment, and other items incident to operation of work programs; and of transient care. Data for assistance programs differ from those for months prior to January 1940, because they include obligations incurred for burials, in addition to obligations incurred for money payments, assistance in kind, medical care, and hospitalization.

² Includes direct and work relief and statutory aid to veterans administered on basis of need.

³ Includes figures for areas in States with plans approved by the Social Security Board and for areas in States not participating under the Social Security Act.

⁴ Figures from the WPA, Division of Statistics; represent earnings of persons employed on projects operated by the WPA within these areas and

cover all pay-roll periods ended during month. Figures are not available for these areas for earnings of persons employed on projects other than those operated by the WPA.

⁵ Includes direct and work relief and aid to veterans.

⁶ Includes estimate.

⁷ Decrease of less than 0.1 percent.

⁸ Data believed not to be comparable with those reported for previous months.

⁹ Relates to city.

¹⁰ Not computed, because lack of comparability of general relief figures affects percentage change to an appreciable extent.

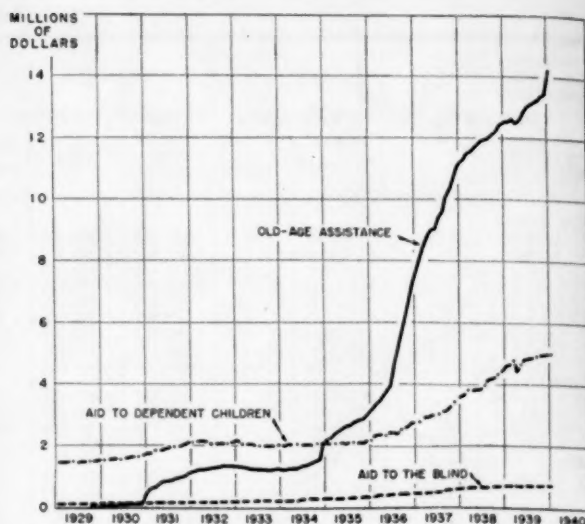
¹¹ Estimated.

¹² Incomplete, in that figures are not obtainable for 1 relief program.

percent to \$27.7 million. Total obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind amounted to \$20.1 million—4.1 percent more than in December. Practically all the increase in aggregate payments for the special types of public assistance was accounted for by a rise of 5.7 percent in the amount spent for old-age assistance. Obligations incurred for aid to dependent children and aid to the blind increased only slightly. Total earnings on WPA-operated projects declined in January after moving upward in each of the 3 preceding months. Such earnings decreased 2.4 percent to \$45.5 million. Private assistance declined 10.8 percent from December.

The total amount expended for public and private assistance and WPA earnings in the 116 urban areas was 23.8 percent smaller in January 1940 than in the same month a year earlier. Most of this decline was caused by a reduction of 40.3 percent in the total sum earned on WPA-operated projects. A decrease of 3.6 percent in expenditures for public general relief also contributed to the decline in aggregate payments. Total obli-

Chart II.—Special types of public assistance in 116 urban areas, January 1929–January 1940



tions incurred for the special types of public assistance were 12.3 percent above the January 1939 level, and assistance payments by private agencies were 2.7 percent higher.

Table 2.—Recipients of public and private assistance, amount of assistance, and earnings of persons employed on projects operated by the Work Projects Administration in 116 urban areas, January 1940

[Corrected to Mar. 20, 1940]

Type of agency	Number of cases	Amount ¹	Percentage change from—				Percentage distribution of amount—		
			December 1939 in—		January 1939 in—		January 1940	December 1939	January 1939
			Number of cases	Amount	Number of cases	Amount			
Total	(7)	\$94,325,465		+1.0		-23.8	100.0	100.0	100.0
Public agencies	(7)	\$93,241,115		+1.2		-24.0	98.9	98.7	99.1
Agencies administering:									
General relief ²	940,983	27,682,110	+3.8	+5.4	-3.1	-3.6	29.3	28.1	23.2
Special types of assistance ³	713,209	20,058,249	+1.6	+4.1	+10.0	+12.3	21.3	20.6	14.4
Old-age assistance	567,418	14,277,188	+1.6	+5.7	+9.7	+13.8	15.2	14.4	10.1
Aid to dependent children ⁴	122,307	5,029,499	+1.6	+2	+12.6	+9.3	5.3	5.4	3.7
Aid to the blind ⁵	23,484	751,562	+1.6	+2	+5.2	+5.4	.8	.8	.6
Work Projects Administration ⁶	(7)	45,500,756	(7)	-2.4	(7)	-40.3	48.3	50.0	61.5
Private agencies ⁷	(7)	\$1,084,353		-10.8		+2.7	1.1	1.3	.9
Nonsectarian agencies	(7)	416,792		-8.9		+5.1	.4	.5	.3
Jewish agencies	(7)	168,613		+4.6		+1.3	.2	.2	.2
Catholic agencies	(7)	260,891		-8.8		+2.3	.3	.3	.2
Salvation Army	(7)	35,439		-63.7		-.5	(7)	.1	(7)
Other private agencies	(7)	202,618		-9.2		+3	.2	.2	.2

¹ Excludes cost of administration; of materials, equipment, and other items incident to operation of work programs; and of transient care. Data for assistance programs differ from those for months prior to January 1940, because they include obligations incurred for burials, in addition to obligations incurred for money payments, assistance in kind, medical care, and hospitalization.

² Not available.

³ Includes estimates amounting to \$287,677, of which \$279,533 relates to private agencies.

⁴ Public agencies administered \$6,270 of private funds while private agencies administered \$9,788 of public funds, so that total amounts contributed from public and private sources, respectively, were \$93,244,633 and \$1,080,835.

⁵ Includes direct and work relief and statutory aid to veterans administered on basis of need.

⁶ Includes figures for areas in States with plans approved by the Social Security Board and for areas in States not participating under the Social Security Act.

⁷ Figures from the WPA, Division of Statistics; represent earnings of persons employed on projects operated by the WPA within these areas and cover all pay-roll periods ended during month. Figures are not available for these areas for earnings of persons employed on projects other than those operated by the WPA.

⁸ Includes direct and work relief and aid to veterans.

⁹ Less than 0.1 percent.

Public and Private Aid in 116 Urban Areas Calendar Year 1939

During 1939 total payments in the 116 urban areas for public and private assistance and for earnings on projects operated by the Work Projects Administration amounted to \$1,275 million. Summary data on annual expenditures under the various programs in the 11-year period 1929-39 are presented in table 3; expenditure data for 1939 for each of the urban areas are shown in table 4. The latter table also shows the amount spent per inhabitant for each type of assistance and for WPA earnings. The expenditure rates for all areas are based on the population in 1930 and in some instances might be somewhat different if more recent population data were available. It should also be noted that WPA earnings represent the amounts earned on projects operated in the areas and not the amounts earned by WPA workers living in the areas.

As compared with the level of total payments for assistance and WPA earnings in 1938, when such payments were greater than in any previous year, aggregate expenditures in 1939 showed a decline of \$157.4 million or 11.0 percent. This decrease reflects a substantial reduction in the amount earned on WPA-operated projects. Total WPA earnings decreased each month from April through September and, although there was an upward movement in the last quarter of the year, the 1939 total for such earnings—\$710.8 million—was 20.9 percent below that for the previous year. In 1939, expenditures from public funds for general relief totaled \$329.9 million, or 1.6 percent more than in 1938. Total obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind increased 12.1 percent to \$221.8 million. Assistance payments from private funds rose 12.9 percent in 1939 but amounted to only \$12.3 million for the entire year.

Table 3.—Amount and percentage distribution of public and private assistance and earnings under specified Federal work programs, 116 urban areas, 1929-39

Year	Total ¹	Public funds					Private funds ²
		Total	General relief ³	Special types of public assistance ⁴	Civil Works Program ⁵	Work Projects Administration ⁶	
Amount (in thousands)							
Total.....	\$8, 127, 893	\$7, 883, 086	\$3, 389, 118	\$935, 153	\$301, 250	\$3, 257, 565	\$244, 807
1929.....	47, 215	35, 785	16, 426	19, 359	-----	-----	11, 430
1930.....	75, 671	57, 555	35, 480	22, 075	-----	-----	18, 116
1931.....	177, 840	126, 330	90, 819	35, 511	-----	-----	51, 510
1932.....	319, 405	260, 502	217, 281	43, 220	-----	-----	58, 993
1933.....	535, 453	505, 841	401, 852	42, 257	61, 732	-----	29, 612
1934.....	914, 574	898, 461	614, 266	44, 678	239, 518	-----	16, 113
1935.....	990, 937	978, 181	773, 767	60, 850	-----	143, 564	12, 756
1936.....	1, 260, 040	1, 248, 390	300, 133	91, 800	-----	856, 457	11, 650
1937.....	1, 099, 562	1, 088, 108	254, 469	155, 774	-----	647, 865	11, 454
1938.....	1, 432, 306	1, 421, 379	324, 697	197, 826	-----	898, 856	10, 927
1939.....	1, 274, 890	1, 262, 554	329, 928	221, 803	-----	710, 823	12, 336
Percentage distribution							
Total.....	100.0	97.0	41.7	11.5	3.7	40.1	3.0
1929.....	100.0	75.8	34.8	41.0	-----	-----	24.2
1930.....	100.0	76.1	46.9	29.2	-----	-----	23.9
1931.....	100.0	71.0	51.0	20.0	-----	-----	29.0
1932.....	100.0	81.6	68.0	13.6	-----	-----	18.4
1933.....	100.0	94.5	75.1	7.9	11.5	-----	5.5
1934.....	100.0	98.2	67.1	4.9	26.2	-----	1.8
1935.....	100.0	98.7	78.1	6.1	-----	14.5	1.3
1936.....	100.0	99.1	23.8	7.3	-----	68.0	.9
1937.....	100.0	99.0	25.9	14.2	-----	58.9	1.0
1938.....	100.0	99.3	22.7	13.8	-----	62.8	.7
1939.....	100.0	99.0	25.9	17.4	-----	55.7	1.0

¹ Figures exclude cost of administration; of materials, equipment, and other items incident to operation of work programs; and of transient care.

² Includes direct and work relief and statutory aid to veterans administered on basis of need.

³ Includes figures for areas in States with plans approved by the Social Security Board and for areas in States not participating under the Social Security Act.

⁴ Figures from the WPA, Division of Statistics; represent earnings of all

persons employed under program, including administrative staff.

⁵ Figures from the WPA, Division of Statistics; represent earnings of persons employed on projects operated by the WPA within these areas. Figures are not available for these areas for earnings of persons employed on projects other than those operated by the WPA.

⁶ Includes direct and work relief and aid to veterans.

Table 4.—Amount of public and private assistance and earnings of persons employed on projects operated by the Work Projects Administration, and amount expended per inhabitant, by urban areas, calendar year 1939

[Corrected to Feb. 17, 1940]

State and city	Area included	Amount ¹ (in thousands)					Amount ¹ per inhabitant				
		Public funds				Private funds	Public funds				Private funds
		Total	General relief ²	Special types of assistance ³	WPA earnings ⁴		Total	General relief ²	Special types of assistance ³	WPA earnings ⁴	
Alabama:											
Birmingham	County	\$7,329	\$81	\$495	\$6,753	\$2	\$16.99	\$0.19	\$1.15	\$15.65	(⁵)
Mobile	do.	1,506	12	121	1,373	6	12.73	.10	1.03	11.60	\$0.05
California:											
Los Angeles	do.	69,567	20,306	24,864	24,397	276	31.50	9.19	11.26	11.05	.12
Oakland	do.	16,345	3,548	3,870	8,927	39	34.42	7.47	8.15	18.80	.08
Sacramento	do.	3,515	668	1,572	1,275	22	24.75	4.70	11.07	8.98	.16
San Diego	do.	7,911	1,825	2,999	3,087	10	37.73	8.70	14.31	14.72	.05
San Francisco	do.	21,213	4,897	4,712	11,604	209	33.44	7.72	7.43	18.29	.33
Colorado: Denver	do.	8,421	787	4,382	3,252	34	29.25	2.73	15.22	11.30	.12
Connecticut:											
Bridgeport	City	2,827	714	441	* 1,672	30	19.26	4.86	3.01	11.39	.21
Hartford	do.	3,078	778	686	1,614	179	18.76	4.74	4.18	9.84	1.09
New Britain	do.	1,133	175	171	787	5	16.63	2.56	2.52	11.55	.08
New Haven	do.	3,586	981	696	* 1,909	55	22.05	6.03	4.28	11.74	.34
Delaware: Wilmington	County	2,180	415	325	1,440	40	13.53	2.58	2.01	8.94	.25
District of Columbia: Washington	City	9,076	520	1,541	7,015	195	18.64	1.07	3.16	14.41	.40
Florida:											
Jacksonville	County	4,480	73	694	3,713	14	28.81	.47	4.47	23.87	.09
Miami	do.	1,989	71	640	1,278	60	13.91	.50	4.47	8.94	.42
Georgia: Atlanta	do.	6,852	198	479	6,175	71	19.04	.55	1.33	17.16	.19
Illinois:											
Chicago	do.	114,197	35,149	14,591	* 64,457	972	28.68	8.83	3.66	16.19	.24
Springfield	do.	3,352	557	527	2,268	27	30.01	4.99	4.72	20.30	.24
Indiana:											
Evansville	do.	4,422	538	735	3,149	8	39.02	4.75	6.49	27.78	.07
Fort Wayne	do.	3,111	375	725	2,011	27	21.21	2.56	4.94	13.71	.18
Indianapolis	do.	11,653	1,569	2,462	7,622	112	27.57	3.71	5.83	18.03	.27
South Bend	do.	3,803	633	666	2,504	6	23.77	3.95	4.17	15.65	.03
Terre Haute	do.	4,228	278	810	3,140	12	42.77	2.82	8.20	31.75	.12
Iowa:											
Des Moines	do.	5,955	779	1,132	4,044	15	34.46	4.51	6.55	23.40	.08
Sioux City	do.	2,485	725	553	1,207	9	24.44	7.13	5.44	11.87	.09
Kansas:											
Kansas City	do.	3,673	326	511	2,836	4	26.01	2.31	3.62	20.08	.03
Topeka	do.	1,451	129	304	1,018	15	17.03	1.52	3.56	11.95	.17
Wichita	do.	2,489	642	660	1,187	9	18.26	4.71	4.84	8.71	.06
Kentucky: Louisville	do.	3,717	* 248	502	2,967	* 81	10.57	* 8.1	1.41	8.35	* 26
Louisiana:											
New Orleans	Parish	12,989	442	1,761	10,786	125	28.32	.97	3.84	23.51	.27
Shreveport	do.	614	88	317	209	3	4.93	.71	2.54	1.68	.22
Maine: Portland	City	1,190	253	269	* 668	17	16.80	3.58	3.80	9.42	.25
Maryland: Baltimore	do.	9,063	2,362	3,779	2,922	199	11.26	2.93	4.70	3.63	.25
Massachusetts:											
Boston	do.	32,589	5,866	7,510	19,213	923	41.72	7.51	9.61	24.60	1.18
Brockton	do.	2,750	427	782	1,541	48	43.10	6.69	12.25	24.16	.76
Cambridge	do.	3,451	970	718	1,763	39	30.37	8.53	6.32	15.52	.34
Fall River	do.	3,692	602	821	2,269	3	32.02	5.22	7.12	19.68	.03
Lawrence	do.	2,176	293	592	1,291	13	25.57	3.44	6.96	15.17	.16
Lowell	do.	4,188	748	965	2,475	23	41.79	7.47	9.63	24.69	.23
Lynn	do.	3,388	654	1,015	1,719	35	33.11	6.40	9.92	16.79	.34
Malden	do.	1,502	505	434	563	1	25.89	8.70	7.49	9.70	.01
New Bedford	do.	3,685	786	1,062	1,837	19	32.73	6.98	9.44	16.31	.17
Newton	do.	1,146	411	310	425	22	17.56	6.30	4.75	6.51	.33
Springfield	do.	4,522	1,311	1,169	2,042	42	30.17	8.75	7.80	13.62	.28
Worcester	do.	5,941	1,955	1,358	2,628	43	30.42	10.01	6.95	13.46	.22
Michigan:											
Detroit	County	51,802	9,674	7,363	34,565	198	27.32	5.12	3.90	18.30	.10
Flint	do.	4,898	845	961	3,092	3	23.14	3.99	4.54	14.61	.02
Grand Rapids	do.	7,157	659	1,632	4,866	9	29.76	2.74	6.79	20.23	.03
Pontiac	do.	4,235	578	990	2,727	4	20.05	2.74	4.40	12.91	.02
Saginaw	do.	2,433	361	572	1,500	10	20.15	2.99	4.73	12.43	.08
Minnesota:											
Duluth	do.	9,080	2,116	1,771	5,193	61	44.38	10.34	8.66	25.38	.30
Minneapolis	do.	18,669	5,226	4,270	9,173	88	36.06	10.09	8.25	17.72	.17
St. Paul	do.	9,853	2,721	1,696	5,436	64	34.36	9.49	5.91	18.96	.23
Missouri:											
Kansas City	do.	10,886	1,039	2,180	7,667	* 134	23.14	2.21	4.63	16.30	* 34
St. Louis	City and county	21,064	1,775	3,163	16,126	265	20.38	1.72	3.06	15.60	.26
Nebraska: Omaha	County	6,530	104	1,321	5,105	106	28.03	.45	5.67	21.91	.45
New Jersey:											
Jersey City	City	5,915	1,889	604	* 3,422	6	18.67	5.96	1.91	10.80	.02
Newark	do.	15,102	5,919	1,476	* 7,707	38	34.14	13.38	3.34	17.42	.09
Trenton	do.	2,493	791	376	* 1,326	23	20.21	6.42	3.04	10.75	.19

See footnotes at end of table.

Table 4.—Amount of public and private assistance and earnings of persons employed on projects operated by the Work Projects Administration, and amount expended per inhabitant, by urban areas, calendar year 1939—Con.

[Corrected to Feb. 17, 1940]

State and city	Area included	Amount ¹ (in thousands)					Amount ¹ per inhabitant				
		Public funds				Private funds	Public funds				Private funds
		Total	General relief ²	Special types of assistance ³	WPA earnings ⁴		Total	General relief ²	Special types of assistance ³	WPA earnings ⁴	
New York:											
Albany	City	\$1,749	\$552	\$237	\$960	\$26	\$13.72	\$4.33	\$1.86	\$7.53	\$0.21
Buffalo	County	19,082	10,743	1,997	6,342	160	25.03	14.09	2.62	8.32	.21
New Rochelle	City	1,206	778	242	186	5	22.33	14.41	4.48	3.44	.10
New York	do	235,908	80,189	31,595	124,124	10 4,431	34.04	11.57	4.56	17.91	.64
Niagara Falls	do	1,343	683	186	474	12	17.80	9.05	2.46	6.29	.16
Rochester	do	8,774	4,980	1,829	1,965	33	26.74	15.18	5.57	5.99	.10
Syracuse	County	6,627	3,286	1,104	2,237	47	22.73	11.27	3.79	7.67	.16
Utica	City	2,150	772	541	837	31	21.14	7.60	5.31	8.23	.30
Yonkers	do	3,496	1,341	406	1,659	22	25.97	9.96	3.69	12.32	.16
North Carolina:											
Asheville	County	1,571	38	205	1,328	—	16.04	.39	2.09	13.56	—
Charlotte	do	1,125	64	288	773	7	8.79	.50	2.25	6.04	.06
Greensboro	do	1,103	26	287	790	1	8.29	.19	2.16	5.94	.01
Winston-Salem	do	1,383	69	242	1,072	64	12.39	.62	2.17	9.60	.57
Ohio:											
Akron	do	12,537	1,273	1,129	10,135	33	36.43	3.70	3.28	29.45	.10
Canton	do	5,604	582	1,130	3,892	1	25.27	2.62	5.10	17.55	(¹)
Cincinnati	do	14,406	2,934	2,728	8,744	179	24.44	4.98	4.63	14.83	.31
Cleveland	do	49,180	7,205	4,091	37,884	463	40.93	6.00	3.40	31.53	.39
Columbus	do	10,516	1,395	2,165	6,956	27	29.13	3.86	6.00	19.27	.07
Dayton	do	7,192	1,374	1,541	4,277	20	26.30	5.03	5.63	15.64	.07
Springfield	do	2,148	167	729	1,252	—	23.62	1.84	8.01	13.77	—
Toledo	do	13,403	1,599	1,734	10,070	7	38.55	4.60	4.99	28.96	.02
Youngstown	do	6,131	681	771	4,679	6	25.97	2.88	3.27	19.82	.02
Oklahoma: Tulsa	do	2,711	126	1,250	1,335	82	14.45	.67	6.66	7.12	.44
Oregon: Portland	do	7,845	1,113	2,268	4,464	28	23.20	3.29	6.71	13.20	.08
Pennsylvania:											
Allentown	do	3,187	639	428	2,120	11	18.43	3.70	2.47	12.26	.07
Altoona	do	4,026	1,073	611	2,342	1	28.79	7.68	4.37	16.74	.01
Bethlehem	do	3,404	577	467	2,360	9	20.10	3.40	2.76	13.94	.05
Chester	do	3,639	833	634	2,172	22	12.98	2.97	2.26	7.75	.08
Erie	do	4,689	1,326	807	2,556	1	26.76	7.56	4.61	14.59	(¹)
Johnstown	do	6,145	1,543	839	3,763	4	30.25	7.60	4.13	18.52	.02
Philadelphia	do	52,597	29,253	8,248	15,096	529	26.96	14.99	4.23	7.74	.27
Pittsburgh	do	43,604	17,993	4,894	20,717	259	31.72	13.09	3.56	15.07	.19
Reading	do	4,806	1,365	679	2,762	16	20.74	5.89	2.93	11.92	.07
Scranton	do	12,245	4,361	1,124	6,760	40	30.45	14.05	3.62	21.78	.13
Wilkes-Barre	do	16,112	5,960	1,334	8,818	18	36.20	13.39	3.00	19.81	.04
Rhode Island: Providence	City	5,271	1,813	913	2,545	69	20.84	7.17	3.61	10.06	.27
South Carolina: Charleston	County	2,107	40	202	1,865	6	20.85	.39	2.00	18.46	.06
Tennessee:											
Knoxville	do	1,837	45	396	1,396	6	11.78	.29	2.54	8.95	.04
Memphis	do	3,742	120	785	2,837	45	12.21	.39	2.56	9.26	.15
Nashville	do	2,587	38	611	1,938	20	11.61	.17	2.74	8.70	.09
Texas:											
Dallas	do	3,922	233	1,013	2,676	50	12.04	.71	3.11	8.22	.16
El Paso	do	1,012	1	140	871	5	7.69	.01	1.06	6.62	.04
Fort Worth	do	3,851	251	777	2,823	5	19.50	1.27	3.93	14.30	.02
Houston	do	3,798	314	864	2,620	39	10.57	.87	2.41	7.29	.11
San Antonio	do	3,838	—	761	3,077	54	13.12	—	2.60	10.52	.18
Utah: Salt Lake City	do	5,102	782	1,629	2,691	11 23	26.29	4.03	8.40	13.86	11.12
Virginia:											
Norfolk	City	1,137	73	111	953	10	8.76	.57	.85	7.34	.08
Richmond	do	1,857	298	147	1,412	72	10.15	1.63	.80	7.72	.39
Roanoke	do	363	30	86	277	—	5.25	.44	.81	4.00	—
Washington:											
Seattle	County	10,494	1,544	3,313	5,637	73	22.64	3.33	7.15	12.16	.16
Tacoma	do	5,313	442	1,445	3,426	—	32.43	2.70	8.82	20.91	—
West Virginia: Huntington	do	2,150	84	199	1,867	9	23.68	.92	2.19	20.57	.10
Wisconsin:											
Kenosha	do	2,594	426	494	1,674	4	41.00	6.73	7.81	26.46	.05
Madison	do	3,253	373	840	2,040	4	28.86	3.31	7.45	18.10	.03
Milwaukee	do	25,698	6,119	3,661	15,918	125	35.44	8.44	5.05	21.95	.17
Racine	do	2,636	643	532	1,441	12	29.22	7.13	6.11	15.98	.13

¹ Excludes cost of administration; of materials, equipment, and other items incident to operation of work programs; and of transient care. Amount per inhabitant based on total population of areas as given in census of 1930.

² Includes direct and work relief and statutory aid to veterans administered on basis of need.

³ Includes figures for areas in States with plans approved by the Social Security Board and for areas in States not participating under the Social Security Act.

⁴ Figures from the WPA, Division of Statistics; represent earnings of persons employed on projects operated by the WPA within these areas. Figures are not available for these areas for earnings of persons employed on projects other than those operated by the WPA.

⁵ Less than 1 cent.

⁶ Includes estimates for January-May.

⁷ Includes estimates for January-June.

⁸ Relates to city.

⁹ Includes estimates for January-March.

¹⁰ Figure more inclusive than those published for previous years in that it contains estimate for annual expenditures of 30 agencies unable to report monthly figures.

¹¹ Incomplete, in that figures are not obtainable for 1 relief program.

General Relief Operations of Public Agencies in Selected Large Cities, February 1940

Reports on general relief operations of public agencies were received from the 18 cities in the United States with populations of more than 400,000 in 1930 and from Rochester, New York, which is smaller.

Cases Aided and Amount of Relief

In these 19 cities during February 601,000 cases received general relief amounting to \$19.1 million. One percent fewer cases were aided than in the previous month, and the amount of assistance decreased 3 percent. The decline in assistance may be accounted for in part by the fact that February is a short month.

Fifteen cities showed relatively little change from January in the number of cases receiving relief. Decreases in 8 of these cities and increases in 7 were in no instance as much as 5 percent. In San Francisco 10 percent fewer cases were aided in February, but in Cincinnati, the District of Columbia, and New Orleans an increase of 10 or percent occurred.

In 12 cities expenditures for general relief were less than in January; in 8 of these cities the decrease amounted to between 5 and 10 percent and in San Francisco to 23 percent. Increases in Cincinnati and the District of Columbia were 13

percent each, and in New Orleans 19 percent.

It should be noted that expenditure data for the two California cities were affected by the fact that the appropriation for one of the two general relief agencies, that is, the State Relief Administration, which cares for employable cases, was exhausted in the middle of February. In a special session, the legislature appropriated additional funds to carry the program through May 1940 and specified the amount to be expended in each month. The amount available for the remainder of February necessitated a reduction of 40 percent in relief payments. As payments are made on a semi-monthly basis at staggered intervals, only those payments made after February 24 reflected the reduction.

General Relief in Addition to Other Types of Income

Table 7 presents available data on the extent to which general relief funds were used to supplement insufficient income or assistance. In Milwaukee 21 percent and in Minneapolis 18 percent of the general relief cases were in households in which WPA earnings were also received. In Newark 23 percent of the general relief cases received insufficient earnings from regular employment. Grants for aid to dependent children were received in 34 percent of the general relief cases in Baltimore.

Table 5.—Number of cases receiving general relief, amount of relief, and average amount per family and one-person case in selected cities, February 1940

City	Number of cases receiving relief	Amount of relief ¹	Average amount		Percentage change from January 1940 in—	
			Per family case	Per one-person case	Number of cases	Amount of relief
Baltimore.....	7,499	\$193,336	(²)	(²)	+1.4	+4.2
Boston.....	15,617	433,585	\$32.47	\$20.08	-4.2	-9.2
Buffalo.....	18,988	691,651	41.83	19.77	-7	-5.0
Chicago.....	³ 91,101	³ 2,607,170	(²)	(²)	-2.8	-3.1
Cincinnati ⁴	10,405	253,378	26.34	17.95	+9.5	+13.2
Cleveland.....	22,275	510,371	30.10	14.84	+1.6	-6.5
Detroit.....	19,861	711,086	(²)	(²)	+6	-5.3
District of Columbia ¹	2,211	59,039	31.81	18.69	+11.3	+13.2
Los Angeles ⁴	62,103	1,899,849	38.94	15.89	+3.9	-5.0
Milwaukee ⁴	22,896	562,645	30.53	13.43	+2.7	-9.5
Minneapolis.....	14,032	411,486	(²)	(²)	-3.0	+9
Newark.....	13,213	428,192	(²)	(²)	-1.2	-2.2
New Orleans.....	³ 3,021	³ 57,589	(²)	(²)	+10.9	+18.8
New York.....	156,531	6,298,191	46.61	28.95	(²)	+1.7
Philadelphia.....	³ 66,384	1,943,195	(²)	(²)	-3.8	-4.6
Pittsburgh ⁴	³ 39,739	1,072,036	(²)	(²)	-3.5	-4.4
Rochester.....	9,582	351,303	45.99	18.67	-7	-4.5
St. Louis.....	9,618	187,254	22.61	9.54	+1.9	+6.5
San Francisco.....	16,388	409,394	38.43	17.27	-10.2	-22.8

¹ Excludes cost of administration; of materials, equipment, and other items incident to operation of work programs; and of special programs.

² Not available.

³ Includes cases receiving aid from special departments.

⁴ Figures relate to entire county in which city is located.

⁵ Accepts only unemployable cases.

⁶ Includes 298 employable cases receiving \$2,716.

⁷ Increase of less than 0.1 percent.

⁸ Includes duplications, since in some cases relief was granted more than once during month.

Table 6.—Distribution of amount of general relief by type of payment in selected cities, February 1940

City	Amount of relief				
	Total	Direct and indirect payments	Medical care	Hospitalization	Burial
Baltimore.....	\$193,336	\$193,336	-----	-----	-----
Boston.....	433,585	432,920	-----	-----	\$665
Buffalo.....	691,651	688,704	\$2,947	-----	-----
Chicago.....	2,607,170	2,482,976	92,416	\$28,400	3,378
Cincinnati ¹	253,378	(²)	(²)	-----	-----
Cleveland.....	510,371	510,371	-----	-----	-----
Detroit.....	711,086	(²)	(²)	(²)	(²)
District of Columbia ¹	59,039	59,039	-----	-----	-----
Los Angeles ¹	1,899,849	1,890,445	38,884	-----	520
Milwaukee ¹	562,645	549,777	11,575	-----	1,293
Minneapolis.....	411,486	404,752	6,511	-----	223
Newark.....	428,192	397,728	-----	29,446	1,018
New Orleans.....	57,589	57,589	-----	-----	-----
New York.....	6,298,191	6,149,889	148,302	-----	-----
Philadelphia.....	1,943,195	1,896,595	40,140	-----	6,460
Pittsburgh ¹	1,072,036	1,042,238	26,617	-----	3,181
Rochester.....	381,303	374,509	6,794	-----	-----
St. Louis.....	187,254	186,936	318	-----	-----
San Francisco.....	409,394	389,771	19,623	-----	-----

¹ Figures relate to entire county in which city is located.

² Not available.

³ Accepts only unemployable cases.

Case Turn-Over

In 12 cities the number of cases opened during the month exceeded the number closed. Large relative increases were reported for New Orleans, with an accession rate of 18 and a separation rate of 4; the District of Columbia, with an accession rate of 25 and a separation rate of 12; and Cincinnati, with an accession rate of 16 and a separation rate of 5. The largest relative decrease was in Detroit, with an accession rate of 16 and a separation rate of 45. In this city the Depart-

ment of Public Welfare closed 4,000 cases to which only service had been provided in January and February. In both months these cases received financial assistance under the program for aid to dependent children administered by the State Bureau of Social Security.

Effect of WPA Employment on Case Load

In every city except Cincinnati and Pittsburgh the number of cases closed because of assignment to WPA employment exceeded the number opened on loss of such employment. Accession rates because of loss of WPA employment were no more than 4 per 100 open cases in any city. On the other hand, separation rates because of transfer to WPA employment were between 4 and 7 in 8 cities, 12 in Detroit, and 17 in San Francisco.

Loss of WPA employment accounted for 39 percent of the openings in Chicago and 35 percent of the openings in Pittsburgh. Placement on WPA employment was the reason for 76 percent of the closings in Chicago and for more than 20 percent of the closings in all other cities except St. Louis.

Effect of Regular Employment on Case Load

Openings on loss of regular employment exceeded closings because of obtaining employment in all cities reporting data for employable cases except St. Louis. Accession rates for cases opened because of loss of employment ranged from

Table 7.—General relief cases in households receiving other types of income or assistance in selected cities, February 1940

City	Number of cases receiving relief	Percent of general relief cases in households receiving—							
		Unemployment benefits	Earnings from regular employment	Old-age retirement benefits	Survivors benefits	WPA earnings	Old-age assistance	Aid to dependent children	Aid to the blind
Baltimore.....	7,499	0.6	0.7	(¹)	-----	(¹)	2.0	34.0	0.2
Buffalo.....	18,985	.6	9.5	(²)	(²)	10.3	2.4	1.1	.1
Chicago.....	91,101	(²)	(²)	(²)	(²)	1.4	2.7	.2	(²)
Cincinnati ¹	10,405	.9	3.8	-----	-----	14.1	4.4	(¹)	.3
Cleveland.....	22,275	.2	4.7	-----	-----	14.3	.5	(¹)	.1
Detroit.....	19,861	.8	4.6	-----	-----	8.1	3.2	3.7	.3
District of Columbia ¹	2,211	(²)	(²)	(²)	(²)	-----	4.6	(¹)	.5
Los Angeles ^{1,2}	57,080	(²)	(²)	(²)	(²)	.8	(²)	(²)	(²)
Milwaukee ¹	22,896	.8	5.7	-----	-----	21.4	2.0	.2	.1
Minneapolis.....	14,032	.3	1.7	(²)	(²)	17.6	5.0	4.4	(²)
Newark.....	13,213	1.5	22.7	-----	-----	3.3	-----	-----	-----
New Orleans ¹	2,723	-----	-----	-----	-----	2.5	1.2	1.0	.1
New York.....	156,531	.3	4.9	(²)	(²)	6.8	3.0	1.5	.2
Philadelphia.....	66,384	.4	(²)	-----	-----	1.8	(²)	(²)	(²)
Pittsburgh ¹	39,739	.6	(²)	-----	-----	3.7	(²)	(²)	(²)
Rochester.....	9,582	.6	14.5	(²)	(²)	10.4	4.9	2.6	.1
San Francisco.....	16,388	.1	(²)	(²)	(²)	7.6	(²)	(²)	(²)

¹ Less than 0.1 percent.

² Not available.

³ Figures relate to entire county in which city is located.

⁴ Accepts only unemployable cases.

⁵ Figures relate to cases open on last day of month.

⁶ Figures relate to unemployable cases only. Data not available for employable cases.

⁷ Based on cases open on last day of month.

Table 8.—Reasons for opening general relief cases in selected cities, February 1940

City	Number of cases opened	Accession rate ¹	Percent opened for specified reason			
			Cessa- tion of unem- ploy- ment benefits	Loss of regular em- ploy- ment	Loss of WPA em- ploy- ment	All other reasons
Baltimore.....	989	14.2	0.3	40.8	4.3	54.6
Boston.....	1,499	10.6	.2	60.2	14.6	25.0
Buffalo.....	1,329	7.1	1.2	58.6	7.5	32.7
Chicago.....	5,361	5.7	6.9	25.6	39.1	28.4
Cincinnati ²	1,820	16.2	2.4	20.2	13.2	64.2
Cleveland.....	1,745	7.5	2.0	28.2	15.5	54.3
Detroit.....	3,241	16.4	5.0	31.2	18.0	45.8
District of Columbia ³	571	24.5				100.0
Los Angeles ⁴	8,611	15.2	(⁵)	(⁵)	20.3	(⁵)
Milwaukee ¹	3,804	19.4	1.8	24.1	17.2	56.9
Minneapolis.....	1,201	(⁵)	3.2	39.1	15.9	41.8
Newark.....	1,348	11.0	1.9	28.2	13.0	56.9
New Orleans ¹	446	17.7				100.0
New York.....	11,719	8.0	3.9	31.9	27.9	36.3
Philadelphia.....	4,886	7.8	4.8	43.7	18.7	32.8
Pittsburgh ¹	3,995	10.8	5.3	38.6	35.3	20.8
Rochester.....	515	5.3	3.7	53.0	8.5	34.8
St. Louis.....	2,928	31.7		1.2	1.9	96.9
San Francisco.....	2,814	19.3	2.7	(⁵)	13.0	(⁵)

¹ Cases opened as a percent of average number of cases open at beginning and end of month.

² Includes cases opened because of insufficient earnings.

³ Figures relate to entire county in which city is located.

⁴ Accepts only unemployable cases.

⁵ Not available.

⁶ Figures relate to unemployable cases only. Data not available for employable cases.

less than 1 in St. Louis to 6 in Baltimore and Boston. Separation rates were less than 3 in every city.

More than 50 percent of the cases opened in Boston, Buffalo, and Rochester were opened because regular employment was lost. In addition, more than 30 percent of the openings in Baltimore, Detroit, Minneapolis, New York, Philadelphia, and Pittsburgh were attributed to this reason. Buffalo was the only city in which more than 30 percent of the closings resulted from obtaining regular employment.

Effect of Unemployment Benefits and Old-Age Retirement and Survivors Benefits on Case Load

Net changes in case loads as a result of the cessation or receipt of unemployment benefits were minor. Cases opened on exhaustion of benefit rights comprised 7 percent of the openings in Chicago. Receipt of benefits resulted in the closing of no more than 8 percent of the number closed in any city.

Monthly benefits under the old-age and survivors insurance program were first payable for January, and benefit checks were issued at the end of the month. In February a majority of the cities reported no cases closed because of benefits under this program. In the four cities reporting cases closed for this reason, such closings comprised less than 1 percent of all closings.

Table 9.—Reasons for closing general relief cases in selected cities, February 1940

City	Number of cases closed	Separa- tion rate ¹	Percent closed for specified reason							
			Trans- ferral to WPA	Transferral to special types of public assistance	Receipt of unemploy- ment benefits	Receipt of old-age retirement benefits	Receipt of survivors benefits	Regular employ- ment	Increased earnings or income	All other reasons
Baltimore.....	813	11.7	47.1	4.8	0.9			6.1	3.6	37.5
Boston.....	1,463	10.3	46.7	5.3	4.8	(⁵)	(⁵)	25.4	(⁵)	(⁵)
Buffalo.....	1,005	5.4	21.2	2.9	4.4			35.8	18.0	17.7
Chicago.....	8,136	8.6	76.4	1.5	.5	(⁵)	(⁵)	9.0	2.9	(⁵)
Cincinnati ²	568	5.1	26.6	.9	4.0			22.0	6.2	40.3
Cleveland.....	1,587	6.8	57.9	.6	1.3			13.9	.2	26.1
Detroit.....	8,794	44.5	27.0	46.7	1.3			3.6	1.2	20.2
District of Columbia ³	287	12.3	28.9	8.7	8.0			3.8	4.9	45.7
Los Angeles ⁴	7,503	13.3	39.5	7.6	4.4	(⁵)	(⁵)	20.1	1.8	26.6
Milwaukee ¹	3,630	18.5	27.4	1.6	1.8			12.6	1.4	55.2
Minneapolis.....	1,330	(⁵)	38.2	1.6	5.7			13.5	5.6	35.4
Newark.....	1,583	12.9	42.1	1.0	2.9			11.2	1.3	40.9
New Orleans ¹	97	3.8	46.4	5.1				6.2	6.2	36.1
New York.....	10,916	7.4	62.0	4.4	1.5	(⁵)	(⁵)	12.7	7.0	12.4
Philadelphia.....	5,478	8.8	24.5	21.2	5.0			22.2	7.8	19.3
Pittsburgh ¹	3,349	9.1	35.5	12.4	4.2			23.4	9.0	15.5
Rochester.....	511	5.3	39.7	4.5	3.5	0.2	(⁵)	29.4	10.8	(⁵)
St. Louis.....	3,059	33.1	5.5	23.2	.3			1.7	.1	69.2
San Francisco.....	4,104	28.2	59.8	1.7	4.1			8.7	.8	24.9

¹ Cases closed as a percent of average number of cases open at beginning and end of month.

² Includes cases transferred to the NYA and CCC.

³ Not available.

⁴ Figures relate to entire county in which city is located.

⁵ Accepts only unemployable cases.

⁶ Less than 0.1 percent.

⁷ Included in cases closed because of receipt of old-age retirement benefits.

⁸ Figures relate to unemployable cases only. Data not available for employable cases.

OLD-AGE AND SURVIVORS INSURANCE

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE • ANALYSIS DIVISION

Employee Accounts Established in Baltimore

During February a net total of 263,412 new accounts was established in Baltimore, the smallest for any month since the program was initiated. Although there has been a gradual decline in the net total of account numbers established in the last 4 months, the decline from 440,720 in January represents the greatest decrease. This reduction is largely due to the increased number of cancellations and voids made during the month. The investigation of cases in which more than one account number is held by the same individual resulted in 74,424 cancellations and 975 voids, or a total of 75,399 during February, in contrast to 17,487 in January. The number of accounts established during February brought the cumulative total of all accounts established to 48.4 million.

Wage Records

During the period January 29–February 24, 1940, 9.9 million wage items were received for processing, of which 9.4 million relate to the fourth quarter of 1939. The total number of employee wage items received through February 24 for the third quarter of 1939 amounted to 31.8 million, which exceeds returns for any previous quarter by 2.1 million. The conversion of wage items for the third quarter of 1939 into punch-card form has been completed. Of the 10.4 million items received this year for the fourth quarter of 1939, 38 percent have been punched. The collating or matching of returns for the third quarter of 1939 with the master cards is 96 percent complete.

Wage records furnished for the adjudication of claims in February totaled 24,067, a decrease of 8,380 from January. Requests for statements of recorded earnings declined in February to 40,294, or approximately one-third less than in the previous month. This number brings the cumulative total of such requests to 321,392. During February, 40,967 statements of recorded earnings were forwarded to wage earners in response to original requests, raising the grand total of such statements to 303,879.

Table 1.—Employee accounts established in Baltimore, by regions and States in which account numbers were issued, February 1940¹

Region ² and State	Employee accounts established		
	February		Cumulative through February ³
	Total	Net ⁴	
Total.....	338,811	263,412	48,438,689
Region I:			
Connecticut.....	3,591	2,378	750,865
Maine.....	1,795	1,276	321,874
Massachusetts.....	11,009	7,787	1,885,917
New Hampshire.....	1,089	854	203,756
Rhode Island.....	1,465	1,052	334,018
Vermont.....	613	418	114,266
Region II:			
New York.....	40,792	29,153	6,393,045
Region III:			
Delaware.....	767	361	110,785
New Jersey.....	10,400	8,570	1,759,392
Pennsylvania.....	20,499	15,476	3,954,585
Region IV:			
District of Columbia.....	2,506	2,241	309,144
Maryland.....	3,534	2,443	684,039
North Carolina.....	8,056	5,631	1,024,139
Virginia.....	7,738	6,303	794,169
West Virginia.....	5,365	4,660	630,845
Region V:			
Kentucky.....	7,487	5,832	776,725
Michigan.....	10,919	8,640	2,152,635
Ohio.....	16,500	13,419	2,804,765
Region VI:			
Illinois.....	21,086	13,360	3,241,117
Indiana.....	6,712	4,873	1,263,907
Wisconsin.....	7,446	6,136	970,154
Region VII:			
Alabama.....	9,460	8,194	750,514
Florida.....	8,189	5,964	744,001
Georgia.....	10,438	6,974	940,468
Mississippi.....	4,078	2,822	433,556
South Carolina.....	4,604	2,375	545,762
Tennessee.....	8,290	6,959	833,590
Region VIII:			
Iowa.....	5,467	4,781	640,981
Minnesota.....	4,188	3,268	823,047
Nebraska.....	2,558	2,061	346,291
North Dakota.....	1,101	897	123,827
South Dakota.....	1,351	1,187	136,637
Region IX:			
Arkansas.....	8,773	8,152	419,055
Kansas.....	3,150	2,876	504,140
Missouri.....	9,949	8,913	1,342,978
Oklahoma.....	6,227	5,748	685,915
Region X:			
Louisiana.....	6,075	4,767	717,416
New Mexico.....	2,431	2,161	140,555
Texas.....	15,772	13,702	2,089,318
Region XI:			
Arizona.....	1,542	1,122	180,144
Colorado.....	2,756	1,879	390,242
Idaho.....	1,044	707	170,217
Montana.....	1,285	981	190,361
Utah.....	1,110	803	184,409
Wyoming.....	454	257	79,481
Region XII:			
California.....	20,979	18,861	3,122,053
Nevada.....	319	293	47,705
Oregon.....	2,197	1,613	414,785
Washington.....	4,521	3,220	674,110
Territories:			
Alaska.....	234	218	24,565
Hawaii.....	880	794	162,424

¹ Neither the monthly nor the cumulative total of accounts established should be taken as a measure of the number of persons engaged in employment covered by title II, since account numbers are issued to some persons who are not in such employment.

² Social Security Board administrative regions.

³ Represents total less cancellations and voids plus reinstatements.

Table 2.—Claims for lump-sum death payments:¹ Number received in Washington, and number and amount certified by the Social Security Board to the Secretary of the Treasury, under the 1935 Social Security Act, by regions and States, February 1940

Region ² and State	Number of claims		Amount certified		Region ² and State	Number of claims		Amount certified	
	Received	Certified	Total	Average		Received	Certified	Total	Average
Cumulative through February 1940.....	292,093	278,282	\$17,217,595	\$61.87	Region VII—Continued.				
Total, February 1940.....	6,349	6,177	584,251	94.58	Mississippi.....	70	51	\$2,022	\$39.65
Region I:					South Carolina.....	79	74	3,284	44.38
Connecticut.....	108	116	10,992	94.76	Tennessee.....	96	109	5,497	50.43
Maine.....	41	47	3,885	82.66	Region VIII:				
Massachusetts.....	304	239	25,086	104.96	Iowa.....	106	104	7,483	71.95
New Hampshire.....	48	29	2,042	70.43	Minnesota.....	91	117	10,395	88.85
Rhode Island.....	34	34	3,121	91.79	Nebraska.....	41	30	2,130	71.00
Vermont.....	23	16	1,445	90.29	North Dakota.....	14	8	597	74.63
Region II:					South Dakota.....	16	23	1,643	71.45
New York.....	796	707	80,104	113.30	Region IX:				
Region III:					Arkansas.....	49	54	2,860	52.97
Delaware.....	18	18	1,168	64.89	Kansas.....	51	36	3,708	102.99
New Jersey.....	255	227	25,391	101.51	Missouri.....	153	156	15,589	99.93
Pennsylvania.....	553	622	63,138	101.51	Oklahoma.....	94	76	6,431	84.62
Region IV:					Region X:				
District of Columbia.....	39	31	2,448	78.97	Louisiana.....	93	92	6,289	68.35
Maryland.....	78	74	6,754	91.27	New Mexico.....	16	10	576	57.59
North Carolina.....	158	165	8,856	53.67	Texas.....	262	241	17,944	74.46
Virginia.....	128	111	6,876	61.94	Region XI:				
West Virginia.....	83	72	7,642	106.14	Arizona.....	22	20	1,966	98.28
Region V:					Colorado.....	43	43	4,663	108.43
Kentucky.....	123	111	9,001	81.09	Idaho.....	29	21	1,401	66.69
Michigan.....	226	279	32,999	118.28	Montana.....	33	31	1,611	51.96
Ohio.....	304	384	40,500	105.47	Utah.....	26	25	2,207	88.27
Region VI:					Wyoming.....	12	7	792	113.20
Illinois.....	521	521	57,682	110.71	Region XII:				
Indiana.....	115	132	12,340	93.49	California.....	354	318	36,507	114.80
Wisconsin.....	137	120	12,821	106.84	Nevada.....	7	9	979	108.73
Region VII:					Oregon.....	53	44	4,711	107.07
Alabama.....	85	95	5,519	58.09	Washington.....	86	91	8,667	95.24
Florida.....	97	90	5,995	66.61	Territories:				
Georgia.....	148	125	7,056	56.45	Alaska.....	4	4	210	52.48
					Hawaii.....	17	10	496	49.58
					Foreign ³	10	8	732	91.52

¹ Relate only to deaths prior to 1940.

² Social Security Board administrative regions.

³ Claims received from persons in foreign countries.

OPERATIONS UNDER THE RAILROAD RETIREMENT ACT *

Benefit-payment certifications by the Railroad Retirement Board to the Secretary of the Treasury during February totaled \$9.6 million. While this amount was slightly higher than that for January, the highest previous month, the level of payments has not greatly changed in recent months. The total certified in the first 8 months of the current fiscal year was \$74.9 million, which was \$4.5 million or 6.4 percent more than was certified in the same months of the preceding fiscal year. Total payments authorized by the Board since the inception of the retirement system amounted to \$269.4 million by the end of February.

These amounts are the total certifications for employee, survivor, and death-benefit annuities, pensions to former carrier pensioners, and lump-sum death benefits. Retroactive payments on newly certified, recertified, or reinstated claims

are included, while a relatively small number of payments made in previous months and canceled during the month are deducted.

The increase in total payments in February over January is principally accounted for by the increase of more than \$143,000 in employee-annuity payments. In the total figures this increase is partly offset by decreases in pension payments to former carrier pensioners and in lump-sum death-benefit payments. The decrease in pension payments reflects the continuing decline in this type of payment as a result of terminations by death. The decrease in lump-sum death-benefit payments was contrary to the trend, which has been upward.

Changes in Annuities and Pensions in Force

At the end of February there were 140,458 annuities and pensions in force—1,063 more than at the end of January (table 2). Employee an-

* Prepared by the Bureau of Research and Information Service, Railroad Retirement Board, in collaboration with the Bureau of Research and Statistics, Social Security Board.

Table 1.—Railroad retirement: Benefit payments certified to the Secretary of the Treasury, by class of payment, fiscal years 1937-39, and January and February 1940¹

Fiscal year and month	Total payments ²	Employee annuities	Pensions to former carrier pensioners	Survivor annuities	Death-benefit annuities	Lump-sum death benefits
Cumulative through February 1940.....	\$269,405,276	\$182,001,737	\$81,292,451	\$1,775,010	\$1,739,488	\$2,596,588
Fiscal year:						
1936-37.....	4,604,232	4,487,496	—	47,490	69,245	—
1937-38 ³	83,029,704	47,281,469	34,703,025	381,237	625,106	38,954
1938-39.....	106,841,632	75,158,194	28,886,158	758,748	703,221	1,335,307
July 1939-February 1940 ⁴	74,929,616	55,074,575	17,703,267	587,533	341,914	1,222,326
January 1940.....	9,503,621	7,031,124	2,152,562	75,166	33,000	211,767
February 1940.....	9,585,652	7,174,332	2,122,265	76,675	37,169	175,200

¹ Figures are total amounts (cents omitted) certified to the Secretary of the Treasury for payment, including retroactive payments, minus cancellations reported during period. For definitions of types of payments and for earlier monthly figures, see the *Bulletin*, July 1939, pp. 7-8, and January 1940, p. 95.

² Total benefit payments on basis of vouchers certified to the Secretary of the Treasury are \$8.8 million more than total on basis of checks drawn by dis-

bursing officer as shown on p. 78, table 4. Amounts are certified to the Secretary of the Treasury, and encumbered on books of the Railroad Retirement Board in latter part of month, but checks are not drawn by disbursing officer until first of following month.

³ Revised.

nuities increased by 1,470 and survivor and death-benefit annuities by 52, while pensions to former carrier pensioners decreased by 459. As a result of the comparatively large number of initial certifications of employee annuities, the net increase during February was higher than the average for the current fiscal year.

During the first 8 months of the current fiscal year 15,512 employee annuities were initially certified, with an average actual monthly annuity of \$63.04. Approximately one-fourth of these annuities were certified subject to recertification, and three-fourths were certified on a final basis. It is estimated that when all these annuities have

been certified on a final basis the average monthly annuity will approximate \$65.00.

New certifications of employee annuities during February amounted to 2,168, with monthly payments amounting to \$141,936. During January new certifications of employee annuities amounted to 1,681, with monthly payments amounting to \$105,209. By the end of February 116,165 employee annuities had been certified, of which 14,866 had been terminated by death. After adjustments for suspensions, returns to service, recertifications, reinstatements of annuities previously suspended, and the settlement of several small annuities by commuted lump-sum pay-

Table 2.—Railroad retirement: Number of annuities and pensions in force and monthly amount payable at end of January and February 1940, and number of certifications and terminations in, and to the end of, February 1940¹

Period and administrative action	Total		Employee annuities ²		Pensions to former carrier pensioners		Survivor annuities		Death-benefit annuities ³	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
In force as of Jan. 31, 1940.....	139,395	8,782,234	99,514	6,517,715	37,069	2,170,091	2,107	70,636	685	23,7
During February 1940: ⁴										
Initial certifications.....	2,305	146,579	2,168	141,936	—	—	52	1,577	89	3,349
Terminations by death.....	1,225	72,593	700	45,117	437	24,447	9	229	⁵ 79	⁶ 2,799
Net adjustments ⁴	-17	+2,648	+2	+3,588	-18	-992	-1	+30	—	+22
Cumulative through February 1940: ⁴										
Initial certifications.....	171,335	10,178,999	116,165	7,130,580	48,750	2,821,008	2,237	74,423	4,183	132,947
Terminations by death.....	30,463	1,759,797	14,866	955,869	12,024	672,044	85	2,731	⁵ 3,488	⁶ 129,151
Net adjustments ⁴	-414	+439,706	-315	+443,411	-96	-4,594	-3	+322	—	+567
In force as of Feb. 29, 1940.....	140,458	8,858,868	100,984	6,618,122	36,630	2,144,369	2,149	72,013	695	24,362

¹ Figures based on month in which annuity or pension was first certified or terminated upon notice of death, or in which other administrative action was taken by the Board rather than on month in which annuity or pension began to accrue, beneficiary died, or administrative action was effective. Correction for a claim that had been certified or terminated in error or for an incorrect amount is made in figures for month in which error was discovered and not in figures for month in which error was made. To this extent, number and amount shown for given month may differ slightly from actual monthly administrative action. For monthly figures for previous fiscal years, see the *Bulletin*, July 1939, p. 10, table 4; p. 13, table 5; p. 15, table 7; October 1939, p. 30, table 2; p. 32, table 4; and corresponding tables and text in subsequent issues of the *Bulletin*.

² Excludes temporary annuities to former carrier pensioners of which 11, aggregating \$406, remained in force on Feb. 29, 1940. For definitions of types and bases of certification of employee annuities, see the *Bulletin*, July 1939, pp. 15-19.

³ In a few cases payments are made to more than 1 survivor on account of the death of a single individual. Such payments are here counted as single items.

⁴ Certifications are added, terminations by death are subtracted, and adjustments are added or subtracted as indicated.

⁵ Includes terminations by death and by expiration of 12-month period for which death-benefit annuities are payable. Practically all terminations are of latter type.

⁶ Reinstatements of suspended payments are added, while terminations for reasons other than death (suspensions, returns to service, and commuted lump-sum payments) are subtracted. Recertifications ordinarily result in additions to amount payable but do not affect number of cases certified. For this reason, amount of adjustment bears no relation to net number of cases reported as adjusted.

ments, 100,984 employee annuities remained in force.

Changes in the number of applications for employee annuities reflect current retirements more directly than do changes in the number of initially certified employee annuities, because claims require varying intervals for adjudication. During February the Railroad Retirement Board received 2,168 applications for employee annuities.¹ Total receipts for the first 8 months of the current fiscal year amounted to 16,608, an average of 2,076 per month, compared with an average of 2,464 for the first 8 months of the fiscal year 1938-39.

The number of survivor annuities in force has increased steadily and reached 2,149 at the end of February. Through February 2,237 such annuities had been certified, and 85 of these had been terminated by death.

As of February 29, there were 695 death-benefit annuities in force; 135 of these were paid to indi-

viduals who were also receiving survivor annuities. Through February a total of 4,183 death-benefit annuities had been certified, of which 3,488 had been terminated either by the expiration of payments or by death. These annuities, which are payable with respect to the deaths of annuitants under the 1935 act, will ultimately disappear, since they are payable for 12 months only and the number of employee annuities in force under the 1935 act is decreasing.

During the month ended February 20,² 1,224 lump-sum death benefits were certified for payment, with an average payment of \$161.50, in contrast to 1,041 with an average payment of \$156.93 in January. The 8,457 lump-sum death benefits paid during the current fiscal year averaged \$144.30. In the first 8 months of the preceding fiscal year 7,744 lump-sum death benefits were certified for payment, with an average payment of \$69.95.

¹ Present figures on applications received are based on the date the claim is received in Washington. Figures previously shown in the *Bulletin* were based on the date the claim number was assigned, which was usually a day or two after the claim was received in Washington.

² All data concerning average lump-sum payments are based on certifications counted as of the 20th of the month. The data therefore do not correspond with amounts shown in table 1 as certifications to the Secretary of the Treasury during the calendar month.

SOCIAL AND ECONOMIC DATA

BUREAU OF RESEARCH AND STATISTICS

SOCIAL INSURANCE PAYMENTS UNDER SELECTED PROGRAMS

TOTAL PAYMENTS to individuals under the four Federal and Federal-State social insurance programs, for which combined data for 1939 were presented in the March Bulletin,¹ increased in January and February 1940, with disbursements of \$53.2 million in January and \$56.3 million in February. The February total was exceeded only by payments in August 1938 (\$56.9 million) and March 1939 (\$59.4 million). As in previous months, benefits paid under State unemployment compensation laws accounted for more than three-fourths of the total payments under the four programs (chart I and table 1). In both

January and February these unemployment benefits were well above the 1939 monthly average. The February figure of \$44.3 million was exceeded only in August 1938 and in March and August 1939. This increase of unemployment compensation is the result of the expansion of unemployment and the beginning of new benefit years for claimants who were unemployed at the turn of the year. Meanwhile, payments under the Railroad Retirement Act increased gradually to new highs in 1940, and payments for railroad unemployment insurance increased sharply. Lump-sum death payments under the 1935 provisions of the Social Security Act increased in January and, as was to be expected, decreased in February, since

¹ See Reticker, Ruth, "Social Insurance Payments in the United States," *Social Security Bulletin*, Vol. 3, No. 3 (March 1940), pp. 27-36.

Table 1.—Social insurance payments under selected programs, calendar years 1936-39 and by months, January 1939-February 1940¹

[In thousands]

Year and month	Total	Old-age and survivors insurance payments ²						Unemployment insurance payments		
		Total	Under the Social Security Act		Under the Railroad Retirement Act			Total	Under State unemployment compensation laws ³	Under the Railroad Unemployment Insurance Act ⁴
			Lump-sum payments at age 65	Lump-sum death payments	Employee annuities and pensions	Survivor and death-benefit annuities	Lump-sum death payments			
1936 total.....	\$816	\$685			\$673	\$12		\$131	\$131	
1937 total.....	44, 218	42, 086	\$651	\$627	40, 354	454		2, 132	2, 132	
1938 total.....	⁵ 505, 335	108, 934	4, 706	5, 772	96, 763	1, 381	\$312	396, 401	396, 401	
1939 total.....	559, 850	124, 263	4, 574	9, 321	107, 025	1, 445	1, 898	435, 587	429, 820	\$5, 767
January.....	39, 432	10, 229	559	696	8, 738	117	119	29, 203	29, 203	
February.....	45, 073	10, 328	518	651	8, 858	118	183	34, 745	34, 745	
March.....	59, 405	10, 532	700	841	8, 625	105	261	48, 873	48, 873	
April.....	44, 055	10, 597	658	808	8, 808	126	197	33, 458	33, 458	
May.....	50, 637	10, 707	709	816	8, 894	123	165	39, 930	39, 930	
June.....	53, 770	10, 609	673	845	8, 805	148	138	43, 161	43, 161	
July.....	46, 384	10, 511	620	703	8, 929	128	131	35, 873	35, 596	277
August.....	55, 614	10, 101	137	816	8, 894	116	138	45, 513	44, 491	1, 022
September.....	44, 989	10, 003		793	8, 965	121	124	34, 986	33, 556	1, 330
October.....	37, 990	10, 293		806	9, 180	109	198	27, 667	26, 690	977
November.....	39, 556	10, 235		891	9, 097	122	125	29, 321	28, 369	952
December.....	42, 975	10, 118		655	9, 232	112	119	32, 857	⁶ 31, 648	1, 206
1940										
January.....	53, 233	10, 417		913	9, 184	108	212	42, 816	40, 996	1, 820
February.....	56, 295	10, 170		584	9, 297	114	175	46, 125	44, 328	1, 797

¹ Payments to individual beneficiaries under the program; figures exclude cost of administration.

² Amounts certified to the Secretary of the Treasury for payment. Figures for any month represent vouchers certified during month, including retroactive payments, minus cancellations reported during month. Data on payments under Railroad Retirement Act through January 1940, corrected to Mar. 1.

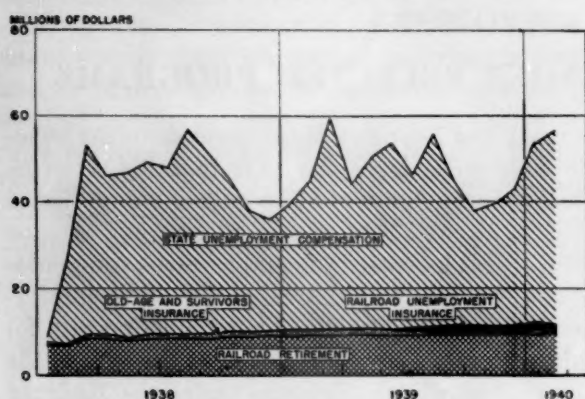
³ Amount of checks issued, as reported by the State agencies to the Division of Research and Statistics, Bureau of Employment Security. The number of jurisdictions making such payments has increased as follows: 1936-37, 1; 1938: from 16 in January to 31 in December; 1939: January, 48; February,

49; July, 51. Operations were suspended in South Dakota during July 28-Sept. 26, 1939. Figures not adjusted for cancellations and refunds. Data corrected to Mar. 15, 1940.

⁴ Amounts certified by regional offices of the Railroad Retirement Board to regional disbursing officers of the U. S. Treasury. Figures for any month represent vouchers certified during month, including retroactive payments, minus cancellations reported during month.

⁵ For monthly figures for 1938, see the *Bulletin*, March 1940, p. 31, table 1. ⁶ Includes \$1.2 million paid in Ohio as adjustments on payments for previous months of 1939, resulting from recalculation of weekly benefit amounts in accordance with a court decision.

Chart I.—Social insurance payments under selected programs, January 1938–February 1940¹



¹ Certifications of monthly payments under the old-age and survivors insurance program not included.

these payments are made only with respect to deaths prior to 1940. Data on monthly payments for old-age and survivors insurance and on lump-sum payments under the 1939 amendments, certified in January and February 1940, are not included.

Table 2 shows corresponding changes in the number of individuals receiving each type of benefit. The data reflect a continuation of the gradual rise in the number receiving monthly

payments under both the retirement and the survivors programs of the Railroad Retirement Act, continued fluctuations in the numbers of individuals receiving lump-sum payments under both the Social Security Act and the Railroad Retirement Act, and larger numbers receiving railroad unemployment insurance in January than in any month to date.

The figures used to measure the number of individuals receiving unemployment compensation in 1940 are not comparable with the figures reported for 1939. The count of beneficiaries during the middle week of the month, used in 1939, has been discontinued as too much influenced by holidays and administrative factors. The new figure is based on the average number of weeks of unemployment compensated in calendar weeks ended within the month. This weekly average is, of course, an understatement of the total number of unemployed workers who receive at least one weekly benefit during the month. The average number of weeks compensated may be an overstatement of the average number of individuals receiving weekly benefits, in that within a calendar week some individuals may receive payments for more than one week of unemployment. The number of such multiple checks in

Table 2.—Individuals receiving social insurance payments under selected programs, by months, January 1939–February 1940

Year and month	Old-age and survivors insurance beneficiaries					Unemployment insurance beneficiaries	
	Under the Social Security Act		Under the Railroad Retirement Act			Under State unemployment compensation laws ⁴	Under the Railroad Unemployment Insurance Act ⁴
	Lump-sum payments at age 65	Lump-sum death payments	Employee annuities and pensions ¹	Survivor and death-benefit annuities ^{1, 2}	Lump-sum death payments ³		
1939							
January	8,280	10,458	122,970	2,128	1,735	657,208	
February	7,744	9,746	124,614	2,177	1,933	700,770	
March	9,527	12,143	126,123	2,322	2,575	833,159	
April	8,352	11,007	127,382	2,397	2,193	685,073	
May	8,634	10,634	128,593	2,469	1,552	776,006	
June	7,906	10,329	129,685	2,554	1,295	802,209	
July	7,409	8,332	130,672	2,600	849	764,885	18,271
August	1,499	9,447	131,532	2,602	1,214	797,235	30,454
September		8,589	132,621	2,707	867	729,929	50,234
October		8,613	133,695	2,705	1,344	501,714	30,507
November		9,422	134,893	2,741	1,171	637,029	28,322
December		6,761	136,065	2,755	747	658,295	37,307
1940							
January		8,943	136,614	2,792	1,041	⁶ 874,170	56,985
February		6,177	137,625	2,844	1,224	⁶ 982,873	52,782

¹ Number of individuals on rolls at end of month specified, based on month in which annuity or pension was certified or terminated upon notice of death rather than on month in which annuity or pension began to accrue or beneficiary died.

² Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing 1 death-benefit annuity are counted as 1.

³ Based on months ended on 20th calendar day; 2 or more individuals sharing 1 lump-sum payment are counted as 1.

⁴ For 1939, represents number of individuals receiving benefits during

middle week of month specified, except that for 5 States in January and 1 in February and March number of payments in midweek is substituted for the number of individuals receiving payments, and that for 9 States beginning benefit payments in January number of payments in final week of January is included. For 1940, represents average number of weeks of unemployment compensated in weeks ended within month.

⁵ Number of individuals receiving benefits, for days of unemployment in registration periods of 15 consecutive days, during second and third weeks of month.

⁶ Excludes Alaska. See also footnote 4.

any one week, however, is believed to be small; certainly the number of retroactive payments arising from appeals decisions is negligible, and the number of delayed payments (which may involve multiple payments when the lag is being

reduced) is comparatively small. Therefore, the new series is expected to be more representative of the trend in number of beneficiaries.

No totals of beneficiaries under the programs are shown in table 2. The different rate of turn-

Table 3.—Social insurance payments under selected programs, calendar year 1939, by States¹

(In thousands)

State	Total	Old-age and survivors insurance payments						Unemployment insurance payments		
		Total	Under the Social Security Act		Under the Railroad Retirement Act			Total	Under State unemployment compensation laws ²	Under the Railroad Unemployment Insurance Act ³
			Lump-sum payments at age 65 ⁴	Lump-sum death payments ⁵	Employee annuities and pensions ⁶	Survivor and death-benefit annuities ⁷	Lump-sum death payments ⁸			
Total.....	\$559,850	\$124,263	\$4,574	\$9,321	\$107,025	\$1,445	\$1,598	\$435,587	\$429,820	\$5,787
Alabama.....	5,747	1,355	35	111	1,158	23	28	4,392	4,295	97
Alaska.....	374	18	1	6	11	0	(?)	356	346	10
Arizona.....	1,883	333	10	25	290	2	6	1,550	1,524	26
Arkansas.....	2,911	991	13	46	894	18	20	1,920	1,816	104
California.....	45,537	6,694	276	609	5,553	64	92	38,843	38,592	251
Colorado.....	5,054	1,489	40	64	1,346	15	24	3,565	3,471	94
Connecticut.....	6,239	1,103	117	174	782	13	17	5,136	5,121	15
Delaware.....	1,353	599	13	24	556	1	5	754	712	42
District of Columbia.....	1,901	448	19	46	366	6	11	1,453	1,437	16
Florida.....	5,263	1,535	33	82	1,385	15	20	3,728	3,504	224
Georgia.....	4,882	1,525	44	117	1,294	26	44	3,357	3,240	117
Hawaii.....	332	43	9	16	16	0	2	289	287	2
Idaho.....	2,510	316	10	22	276	4	4	2,194	2,170	24
Illinois.....	26,506	9,196	351	803	7,721	139	172	17,320	16,797	523
Indiana.....	15,259	4,846	134	239	4,341	66	66	10,413	10,254	159
Iowa.....	8,711	3,309	64	100	3,090	48	37	5,402	5,262	140
Kansas.....	4,888	2,445	33	71	2,271	33	37	2,443	2,288	155
Kentucky.....	7,154	2,162	50	122	1,920	29	41	4,992	4,867	125
Louisiana.....	7,000	962	35	100	795	13	19	6,038	5,940	98
Maine.....	3,897	788	35	47	678	17	11	3,109	3,044	65
Maryland.....	8,256	2,442	63	151	2,176	16	36	5,814	5,784	50
Massachusetts.....	23,021	3,230	273	394	2,479	39	45	19,791	19,694	97
Michigan.....	40,837	3,531	189	465	2,779	46	52	37,306	37,161	145
Minnesota.....	11,184	3,430	87	144	3,105	46	48	7,754	7,601	153
Mississippi.....	2,338	816	11	26	746	9	14	1,522	1,447	75
Missouri.....	9,751	4,039	136	230	3,556	54	63	5,712	5,465	247
Montana.....	1,473	675	17	41	599	7	11	798	785	33
Nebraska.....	2,717	1,347	23	42	1,242	18	22	1,370	1,305	65
Nevada.....	951	126	4	8	110	2	2	825	816	9
New Hampshire.....	2,183	612	22	32	543	11	4	1,571	1,553	18
New Jersey.....	19,980	4,965	252	465	4,132	42	74	15,015	14,911	104
New Mexico.....	1,560	306	4	15	270	4	4	1,254	1,226	28
New York.....	91,014	10,531	601	1,353	8,297	109	171	80,483	79,949	534
North Carolina.....	5,594	1,121	41	132	894	29	25	4,473	4,412	61
North Dakota.....	934	350	5	13	320	3	9	584	545	39
Ohio.....	32,536	8,630	364	648	7,420	77	121	23,906	23,687	219
Oklahoma.....	5,202	837	30	84	699	10	14	4,365	4,244	121
Oregon.....	5,148	1,034	38	74	901	8	13	4,114	4,073	41
Pennsylvania.....	73,563	18,427	552	951	16,582	147	195	55,136	54,676	460
Rhode Island.....	5,259	449	56	76	303	10	4	5,810	5,805	5
South Carolina.....	2,773	589	18	66	482	12	11	2,184	2,146	38
South Dakota.....	720	304	8	13	274	4	5	416	394	22
Tennessee.....	6,722	2,013	39	119	1,777	43	35	4,709	4,582	127
Texas.....	14,394	3,393	76	279	2,919	33	86	11,001	10,665	336
Utah.....	2,252	517	15	31	451	8	12	1,735	1,690	39
Vermont.....	1,007	416	16	21	368	6	5	591	575	16
Virginia.....	7,182	2,582	57	132	2,302	30	61	4,600	4,493	107
Washington.....	8,127	1,918	72	132	1,669	21	24	6,209	6,153	56
West Virginia.....	6,057	1,748	51	130	1,530	11	26	4,309	4,220	89
Wisconsin.....	6,670	2,893	126	191	2,490	48	38	3,777	3,676	101
Wyoming.....	1,411	237	5	14	209	3	6	1,174	1,154	20
Foreign.....	633	608	1	15	579	7	6	25	-----	25

¹ Payments to individual beneficiaries under the program; figures exclude cost of administration. See table 1 for distribution of payments by months and for explanation of items included (footnotes 2-4).

² By State of residence of beneficiary.

³ Estimated; total payments for calendar year distributed by States on basis of percentage distribution of all annuities and pensions in force, June 30, 1939, by State to which first check was mailed. See the *Bulletin*, December 1939, p. 82, table 7.

⁴ Estimated; total payments for calendar year distributed by States on

basis of percentage distribution of all lump-sum payments certified through June 30, 1939, by State to which check was mailed. See the *Bulletin*, January 1940, p. 98, table 8.

⁵ By State by which payment was made, excluding out-of-State payments.

⁶ Estimated; based on distribution of 20-percent sample of certifications for each day in each regional office by State of residence as given in mailing address of beneficiary.

⁷ Less than \$500.

over and the variation in duration of benefits under the various programs would make such totals meaningless.

Payments by States, 1939

Table 3 distributes by States the \$559.9 million paid in social insurance benefits in the calendar year 1939. This table is the first compilation of data for all the States, designed to answer questions concerning the combined results of the social insurance programs in each State. Such answers are only approximate, since several of the figures are estimates. The Railroad Retirement Board does not make monthly analyses of payments by State to which checks are mailed. From time to time counts have been made of annuities and pensions in force, by the State to which the first check was mailed. The figures presented here assume a distribution for the calendar year 1939 similar to the actual distribution of each type of annuity or pension in force on June 30, 1939. This assumption, of course, ignores interstate movements of annuitants and pensioners after the first payment, but the program is so new that such migration is believed not to have affected any large proportion of the beneficiaries. The railroad unemployment insurance figures are current figures, based on mailing addresses of beneficiaries, but estimated from a 20-percent sample of certifications for each day in each regional office.

State unemployment compensation payments are classified by the paying State with no adjustment for out-of-State payments. In greater or less degree each State makes payments to commuters who cross State lines to file claims for benefits as they previously crossed State lines for work, and to former workers who have moved to other States where they file claims under the interstate claims procedure. No figures are available on claims filed by commuters or benefits paid to them. Data regularly published in the Bulletin show that, throughout the year 1939, 3.2 percent of initial claims and 3.5 percent of continued claims filed were interstate claims. Probably a similar proportion of benefits were interstate payments. For many States, over the calendar year, payments as liable State to out-of-State workers balance payments coming into the State from other State employment security agencies. However, during 1939 there was a considerable balance of initial claims received by Alaska, Connecticut, Michigan, and New York, for example, as liable States and by California, Massachusetts, Washington, and West Virginia, for example, as agent States. If payments are in proportion to these claims, the data overstate the contribution made by unemployment benefits to State income in the first group of States and understate it in the second group. However, the data for 1939 do not permit any adjustment of State payments to reflect the balance of interstate payments.

Table 4.—Percentage distribution of total population and of specified social insurance payments in the 10 most populous States, calendar year 1939

State	Total population as of July 1, 1937 ¹	Social insurance payments						
		Total social insurance payments	Lump-sum payments under Social Security Act	State unemployment compensation benefits	Railroad unemployment insurance benefits	Railroad retirement payments		
						Employee annuities	Pensions to former carrier pensioners	Lump-sum death payments
Total, Continental United States (in thousands).....	129, 257	\$ 558, 511	\$13, 847	\$429, 157	\$5, 730	\$79, 129	\$27, 290	\$1, 890
Total, 10 States.....	² 52.3	67.5	66.9	70.3	50.9	56.2	62.6	56.7
New York.....	10.0	16.3	14.1	18.6	9.3	7.6	8.3	9.0
Pennsylvania.....	7.9	13.2	10.9	12.7	8.0	14.6	18.5	10.3
Illinois.....	6.1	4.7	8.3	³ 3.9	9.1	7.6	6.3	9.1
Ohio.....	5.2	5.8	7.3	5.5	3.8	6.9	7.3	6.4
Texas.....	4.8	2.6	2.6	2.5	5.9	2.8	2.5	4.6
California.....	4.8	8.2	6.4	9.0	4.4	4.7	7.2	4.9
Michigan.....	3.7	7.3	4.7	8.7	2.6	2.6	2.7	2.8
Massachusetts.....	3.4	4.1	4.8	4.6	1.7	2.3	2.3	2.4
New Jersey.....	3.3	3.6	5.2	3.5	1.8	3.6	4.6	3.9
Missouri.....	3.1	1.7	2.6	1.3	4.3	3.5	2.9	3.3

¹ Estimated by the U. S. Bureau of the Census.

² Includes \$1.4 million paid as death-benefit and survivor annuities.

³ If for each type of payment, the 10 States with highest payments had been included, Indiana, the 12th State in population, would have been included

in every column and Florida would also have placed in the first 10 in railroad unemployment insurance.

⁴ Benefits were initially payable July 1939.

Concentration of Payments in the Most Populous States

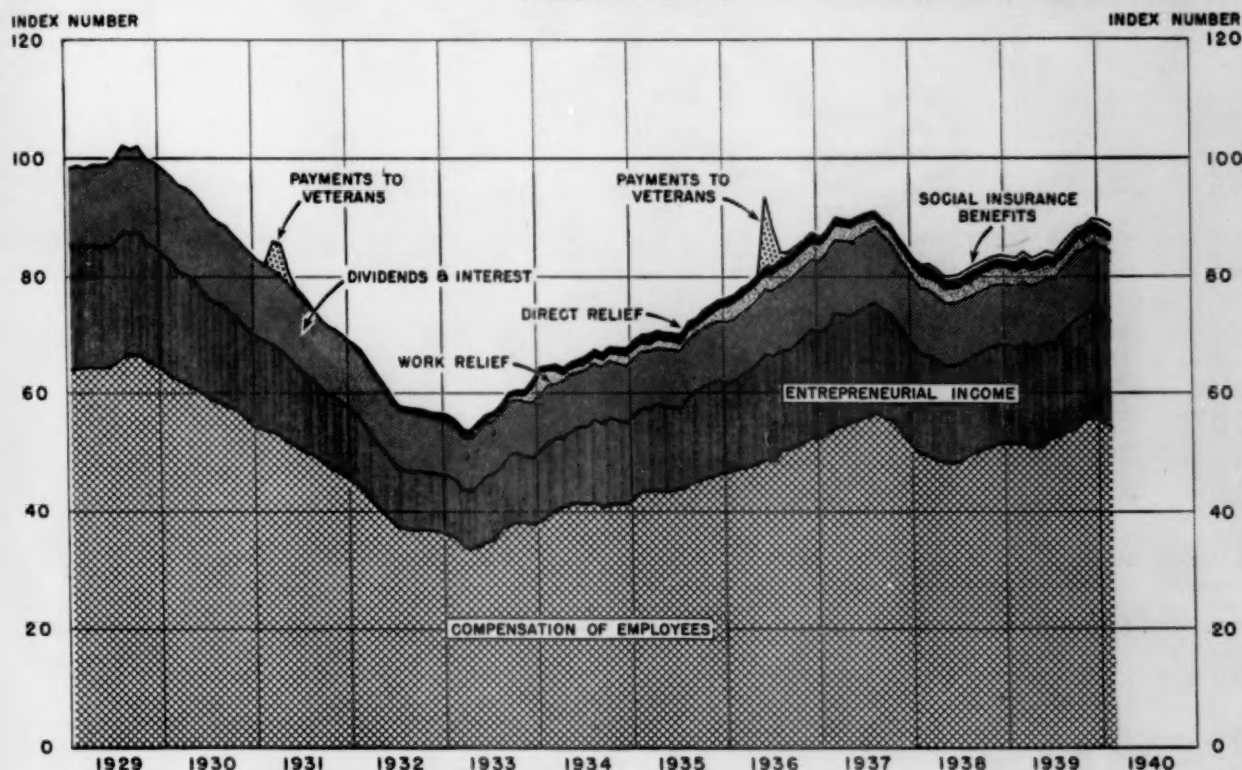
As would be expected, total payments under the four programs in 1939 were larger in New York than in any other State; they amounted to \$91.0 million or 16.3 percent of the total payments in the continental United States. Pennsylvania was next with \$73.6 million or 13.2 percent. California and Michigan followed with \$45.5 and \$40.8 million, respectively. Altogether the 10 most populous States, with 52.3 percent of the population of the country, accounted for 67.5 percent of the payments (table 4). Most of these 10 States are highly industrialized, with a higher than average proportion of their workers covered by these social insurance programs.

The State distributions of the various types of payments follow entirely different patterns, as may be seen from the table, which shows the percentage of each type of payment in the 10 most populous States. The State unemployment compensation payments show the greatest concentra-

tion—70.3 percent of the total in the 10 States—and railroad unemployment insurance, the least—50.9 percent of the total. These 10 States are in general high-wage States, and the relatively high total of unemployment compensation payments in these States reflects both the amount of compensable unemployment and the level of wages upon which the benefits were based. The small contribution made by Illinois to the total (3.9 percent) resulted from the fact that benefits were payable only in the last 6 months of the year.

The smaller degree of concentration for railroad unemployment insurance reflects a wider geographic dispersion of employment and greater uniformity of wage scales in the railroad industry. The 10 States which account for 50.9 percent of railroad unemployment insurance payments include 50.2 percent of total railroad employees. Moreover, benefits under the Railroad Unemployment Insurance Act were payable for 6 months only. A full year's benefits would undoubtedly show a different distribution by States than that in

Chart II.—Index of income payments in the continental United States, January 1929–February 1940¹
(Average month 1929=100)



¹ Compensation of employees, entrepreneurial income, and dividends and interest adjusted for seasonal variation. For explanation of payments included in each item, see the *Bulletin*, March 1940, pp. 29-30.

Source: U. S. Department of Commerce, National Income Division.

tables 3 and 4 because of differences between the various sections of the country in the seasonality of unemployment in the industry.²

The State distributions of all payments under the Railroad Retirement Act are influenced by the distribution of railroad employees resulting from the location of railroad headquarters and division points. For each type of benefit, payments to beneficiaries in Pennsylvania, for instance, exceed those in New York. The State distribution of pensions shows considerable variation from that of annuities, principally because of the uneven distribution of private pension plans under which these pensioners were originally retired and because of differences in their benefit provisions. The high proportion of pensions in Pennsylvania, for instance, results from the early establishment and the liberality of private pensions available to many railroad workers in that State. The higher concentration of pensioners than of annuitants in California (7.2 percent compared with 4.7) and in Florida (1.7 percent compared with 1.2) may be the result of migration of these older men between the time they were pensioned by the railroad

company and their transfer to the pension rolls of the Railroad Retirement Board.

Lump-sum payments under the Social Security Act show much more concentration in the populous States than similar payments under the Railroad Retirement Act—66.9 in contrast to 56.7 percent. This variation is probably due in part to the different distribution of covered workers under the two acts and in part to the absence of regional wage differentials for skilled trades in the railroad industry. Regional differences in average wages under the Social Security Act have resulted in higher average payments and higher total disbursements for lump-sum payments in the Northern industrial States. An unpublished comparison of average lump-sum payments under the Social Security Act and under the Railroad Retirement Act by States through June 1939 showed no similarity in the State patterns of average payments. This diversity reflects the significant differences in the State patterns of wages under the two acts, since under both acts lump-sum payments are a percentage of aggregate wages in covered employment after December 31, 1936.

² See Railroad Unemployment Insurance in this issue, p. 38.

FINANCIAL AND ECONOMIC DATA

Financial data for February reflect changes both in business activity and in statutory provisions under the amended Social Security Act. Receipts under the Federal Unemployment Tax Act reached a new peak in February, as a result of increased employment and pay rolls in 1939. Collections under the Federal Insurance Contributions Act were higher than for any month since the beginning of the program, except for November 1939. The first monthly benefit pay-

ments under the old-age and survivors insurance program increased payments from the old-age and survivors insurance trust fund. No transfers were made to this trust fund in February. During March, however, \$141 million or one-half of the unexpended appropriation balance of the old-age reserve account was transferred to the newly created trust fund, as the result of a decision to make transfers quarterly, and invested in 2.5-percent special Treasury notes.

Table 1.—Social security and railroad retirement receipts, expenditures, and issues and total Federal receipts, expenditures, and debt for specified periods, 1936-40

[In millions]

Period	General and special accounts											Trust accounts, etc., ² excess receipts (+) or expenditures (-)	Change in general-fund balance	Public debt				
	Receipts of Federal Government				Expenditures ¹ of Federal Government									Total	Old-age and survivors insurance trust fund ³	Unemployment trust fund	Railroad retirement account	All other
	Total	Social Security taxes ¹	Railroad unemployment ¹ and retirement taxes	All other	Total	Under the Social Security Act		Under the Railroad Retirement Board		All other	Excess receipts (+) or expenditures (-)							
						Admin-istrative expense and grants to States ⁴	Trans-fers to old-age and survivors insurance trust fund ⁵	Admin-istrative expense ⁶	Trans-fers to railroad retirement account									
Fiscal year:																		
1936-37	\$5,294	\$252	(?)	\$5,042	\$8,442	\$183	\$265	\$1		\$7,993	-\$3,140	+\$374	-\$128	\$36,425	\$267	\$312	\$35,846	
1937-38	6,242	604	\$150	5,488	7,626	291	387	3	\$146	6,799	-1,384	+306	-338	37,165	662	872	\$35,565	
1938-39	5,668	631	109	4,928	9,210	342	503	3	107	8,255	-3,542	+890	+622	40,440	1,177	1,267	37,929	
8 months ended:																		
February 1938	3,860	458	123	3,279	4,738	204	331	2	122	4,079	-878	+52	+421	37,633	595	734	36,234	
February 1939	3,653	475	82	3,096	5,859	232	292	2	89	5,244	-2,207	+635	+1,128	39,859	944	1,185	37,653	
February 1940	3,503	535	65	2,905	6,128	265	268	5	97	5,496	-2,626	+211	-488	42,365	1,435	1,640	39,213	
1939																		
February	417	154	27	236	662	26	50	(?)	0	586	-245	+428	+410	39,859	944	1,185	37,653	
March	737	4	(?)	733	870	23	50	(?)	18	779	-133	+52	+46	39,965	994	1,185	37,729	
April	268	30	(?)	238	785	37	55	(?)	0	693	-517	+93	-346	40,063	1,044	1,172	37,770	
May	397	118	6	273	744	32	50	(?)	(?)	662	-348	+9	-119	40,282	1,094	1,280	37,841	
June	613	4	21	588	951	17	56	(?)	(?)	878	-339	+95	-86	40,440	1,177	1,267	37,929	
July	308	35	1	272	807	43	43	(?)	22	699	-499	-113	-391	40,661	1,220	1,253	38,119	
August	420	115	4	301	822	36	48	(?)	18	720	-402	-44	-216	40,861	1,263	1,282	38,169	
September	719	3	24	692	784	20	43	(?)	7	714	-65	+46	-53	40,858	1,306	1,363	38,112	
October	322	34	1	287	764	45	43	(?)	10	666	-442	-1	-264	41,036	1,349	1,370	38,240	
November	407	125	4	278	691	24	43	(?)	10	614	-284	+267	+252	41,305	1,392	1,512	37,324	
December	569	8	25	541	880	20	48	1	10	802	-311	-16	+311	41,942	1,435	1,509	38,921	
1940																		
January	315	45	(?)	270	712	41		(?)	10	661	-398	+37	-194	42,110	1,435	1,537	39,061	
February	444	172	6	267	668	38		(?)	10	620	-224	+36	+67	42,365	1,435	1,640	39,213	

¹ Titles VIII and IX (except sec. 904) of the Social Security Act were repealed and reenacted as ch. 9, subch. A and C, respectively, of the Internal Revenue Code approved Feb. 10, 1939. Amendments to the Social Security Act, approved Aug. 10, 1939, permit citation of subch. A and C as "Federal Insurance Contributions Act" and "Federal Unemployment Tax Act," respectively.

² Beginning with this issue, data include 10 percent of amount collected by the Railroad Retirement Board under sec. 8 (a) of the Railroad Unemployment Insurance Act, which is deposited with the Treasury and appropriated to the railroad unemployment insurance administration fund for administrative expenses of the Railroad Retirement Board in administering the act.

³ Excludes public-debt retirement. Based on checks cashed and returned to the U. S. Treasury.

⁴ Excludes funds for vocational rehabilitation program of the Office of Education and for administration and research in the U. S. Public Health Service. See table 2, footnote 1.

⁵ Formerly old-age reserve account.

⁶ Includes all trust accounts, increment resulting from reduction in weight of the gold dollar, expenditures chargeable against increment on gold (other than retirement of national bank notes), and receipts from seigniorage.

⁷ Less than \$1 million.

⁸ Includes expenditures for administration of railroad unemployment insurance, amounting to \$500,000 in fiscal year 1938-39 and \$3.5 million in 8 months ended February 1940.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

Receipts and Expenditures

During February, always a high month for social security receipts, social security taxes amounted to \$172.3 million or 38.8 percent of total Federal receipts as compared with 37.0 percent last February. Receipts for the first 8 months of the current fiscal year accounted for 15.3 percent of total Federal receipts in contrast to 13.0 and 11.9 percent for the 8 months ended February 1939 and 1938, respectively.

Total Federal expenditures in February exceeded total Federal receipts by \$224.2 million. This excess was included in the \$255.6 million rise in the public debt, which totaled \$42.4 billion as of the end of the month. Approximately 40.3 percent of this rise represents an increase in special obligations held by the unemployment trust fund.

Appropriations and Expenditures

Total expenditures under the Social Security Act amounted to \$38.0 million during February, 46.4 percent more than was expended last February. Expenditures for the 8-month period of the current fiscal year were 14.3 percent higher than for the corresponding period of 1938-39. The increase is reflected in each of the grants-in-aid programs shown in table 2, with the exception of grants for child-welfare services, which were slightly less than last year. The largest percentage increase was for aid to dependent children. This rise, amounting to 43.6 percent or \$9.3 million, reflects the increased Federal participation in this program provided in the 1939 amendments.

Federal Insurance Contributions

February collections under the Federal Insurance Contributions Act, based on October-December pay rolls, totaled \$115.2 million. Although business conditions in general were better in the last quarter of 1939 than in the third quarter, the February total was \$2.3 million less than receipts in November, the corresponding month of the preceding quarter. The high November receipts resulted from the fact that contributions for the quarter ended September 30 included, for individuals aged 65 or more, the taxes payable with respect to services rendered January-September 1939. (See the October Bulletin, pp. 86-87.)

Federal insurance contributions based on pay rolls for the calendar year 1939, not including

Table 2.—Federal appropriations and expenditures under the Social Security Act for the fiscal years 1938-39 and 1939-40 (expenditures through February)¹

(In thousands)

Item	Fiscal year 1938-39		Fiscal year 1939-40	
	Appropriations ²	Expenditures through February ³	Appropriations ^{2,4}	Expenditures through February ³
Total, administrative expenses and grants to States.....	\$364,855	\$231,748	\$383,844	\$264,946
Administrative expenses.....	22,705	14,139	25,188	13,870
Federal Security Agency, Social Security Board: Salaries, expenses, and wage records.....	22,300	13,883	24,750	13,621
Department of Labor, Children's Bureau: Salaries and expenses.....	325	209	338	207
Department of Commerce, Bureau of the Census: Salaries and expenses.....	80	47	100	41
Grants to States.....	342,150	217,609	358,655	251,076
Federal Security Agency.....			349,000	244,491
Social Security Board.....	326,000	206,044	339,500	237,793
Old-age assistance.....	214,000	143,218	225,000	160,688
Aid to dependent children.....	45,000	21,216	45,000	30,467
Aid to the blind.....	8,000	3,642	8,000	4,365
Unemployment compensation administration.....	* 59,000	* 37,968	61,500	* 42,273
Public Health Service: Public-health work.....	8,000	5,635	9,500	6,698
Department of Labor, Children's Bureau.....	8,150	5,000	9,655	6,585
Maternal and child-health services.....	3,800	2,544	4,800	3,227
Services for crippled children.....	2,850	2,256	3,350	2,280
Child-welfare services.....	1,500	1,109	1,505	1,078
Transfers to old-age and survivors insurance trust fund ⁵	* 390,000	292,000	* 550,000	268,000

¹ Excludes some funds appropriated and expended under the Social Security Act because they are not separated from other Federal funds for similar purposes. Such is the case with funds for vocational rehabilitation for which \$104,650 was appropriated in 1938-39 and \$111,500 in 1939-40 for administration in the Office of Education, and \$1.8 million in 1938-39 and \$1,938,000 in 1939-40 for grants to States. For administration and research in the U. S. Public Health Service, appropriations were \$1.6 million in 1938-39 and \$1,640,000 in 1939-40 in addition to grants to States shown in this table.

² Excludes unexpended balance of appropriations for previous fiscal year.

³ Based on checks cashed and returned to the U. S. Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

⁴ Includes additional appropriations of \$17,262.5 million, approved Aug. 9, 1939.

⁵ Includes additional appropriations of \$9 million approved Mar. 15, 1939, and \$10 million approved May 2, 1939.

⁶ Includes grants certified by the Social Security Board to States for employment service administration to meet requirements of unemployment compensation program.

⁷ See table 3 for detailed statement of this account through February 1940. Represents transactions formerly under old-age reserve account.

⁸ The 1940 Treasury Department Appropriation Act, approved May 8, 1939, appropriated \$580 million for transfer to the old-age reserve account of which \$30 million was made available during 1938-39, leaving \$550 million for transfers during 1939-40.

Source: U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits (appropriations); Daily Statement of the U. S. Treasury (expenditures).

the small collections anticipated in March, totaled \$580.7 million and reflected the rise in covered pay rolls during the year. Total contributions for 1938 amounted to \$522.2 million.

Old-Age and Survivors Insurance Trust Fund

Total assets of the old-age and survivors insurance trust fund amounted to \$1,722.7 million at the end of February (table 3). In accordance with a decision of the Board of Trustees to make transfers to the fund quarterly, no transfers were made during January and February. The first transfer during 1940 was made in March, and the entire amount was invested in 2.5-percent special Treasury notes.

Checks cashed for old-age insurance benefit payments in February amounted to about \$967,000. About two-thirds of this amount represents lump-sum payments for death claims under the 1935 act. It is expected that the lump-sum death payments under the 1935 act will decrease somewhat each month, while total monthly benefit payments will increase rapidly.

Railroad Retirement Account

During February \$10 million was transferred from the appropriation to the trust fund and in turn deposited with the disbursing officer for benefit payments (table 4). Since interest is ordinarily added only at the end of the fiscal year, this figure represents the total receipts of the account, except for a small amount of cancellations and repayments. Checks for benefit payments issued by the disbursing officer amounted to \$9.6 million in February, leaving \$16.6 million in cash held by the disbursing officer at the end of the month. At the end of February total assets of the railroad retirement account, excluding the balance in the appropriation, amounted to \$93.8 million.

Unemployment Trust Fund

Deposits in State accounts in the unemployment trust fund amounted to \$153.7 million during February, bringing deposits for the first 2 months of the quarter to \$215.8 million, an amount higher than deposits in the first 2 months

Table 3.—Status of the old-age and survivors insurance trust fund,¹ for specified periods, 1936-40

Period	Transfers from appropriations ² to trust fund	Interest received by trust fund	3-percent special Treasury notes acquired	Deposits with disbursing officer for benefit payments	Collections of improper payments ³	Benefit payments issued by disbursing officer	Cash with disbursing officer at end of period	Amount available for benefit payments ⁴	Unexpended balance in appropriations ²	Total assets
Cumulative through February 1940.....	\$1,423,000,000	\$44,625,099	\$1,435,200,000	\$32,361,811	\$6,200	\$26,905,260	\$5,450,348	\$1,440,650,348	\$282,069,490	\$1,722,719,839
Fiscal year:										
1936-37.....	265,000,000	2,261,811	267,100,000	100,000	159	26,969	73,031	267,173,081	61,811	267,234,842
1937-38.....	387,000,000	15,412,233	395,200,000	7,261,811	2,677	5,404,063	1,990,620	664,230,620	113,012,391	777,243,012
1938-39.....	503,000,000	26,951,055	514,900,000	15,000,000	3,368	13,891,583	3,036,361	1,180,236,361	66,122	1,180,302,483
8 months ended:										
February 1938.....	331,000,000		328,000,000	3,061,811		2,172,727	962,115	596,062,115	169,000,000	765,062,115
February 1939.....	292,000,000		282,000,000	10,000,000	1,791	7,910,247	4,018,582	948,318,582	181,014,182	1,129,332,764
February 1940.....	268,000,000		258,000,000	10,000,000	3,368	7,882,645	5,450,348	1,440,650,348	282,069,490	1,722,719,839
1939										
February.....	50,000,000		50,000,000	0	81	1,155,340	4,018,582	948,318,582	181,014,182	1,129,332,764
March.....	50,000,000		50,000,000	0	90	1,443,529	2,574,963	996,874,963	131,014,272	1,127,889,235
April.....	55,000,000		50,000,000	5,000,000	204	1,382,953	6,191,806	1,050,491,806	76,014,476	1,126,506,282
May.....	50,000,000		50,000,000	0	266	1,677,193	4,514,348	1,098,814,347	56,914,742	1,154,829,089
June.....	56,000,000	26,951,055	82,900,000	0	325	1,477,661	3,036,361	1,180,236,361	66,122	1,180,302,483
July.....	43,000,000		43,000,000	0	416	1,426,846	1,600,100	1,221,809,101	507,066,537	1,728,875,638
August.....	48,000,000		43,000,000	5,000,000	104	1,284,241	5,324,755	1,268,624,755	459,066,641	1,727,691,396
September.....	43,000,000		43,000,000	0	115	694,071	4,690,569	1,310,830,569	416,066,787	1,726,897,326
October.....	43,000,000		43,000,000	0	462	861,614	3,768,493	1,352,968,493	373,067,219	1,726,035,712
November.....	43,000,000		43,000,000	0	614	836,881	2,930,907	1,395,130,907	330,067,833	1,725,198,740
December.....	48,000,000		43,000,000	5,000,000	385	801,541	7,129,072	1,442,329,072	282,069,218	1,724,397,290
1940										
January.....				0	693	710,898	6,417,481	1,441,617,481	282,069,911	1,723,686,392
February.....				0	579	966,553	5,450,348	1,440,650,348	282,069,490	1,722,719,839

¹ Formerly old-age reserve account.

² For fiscal year 1936-37, \$265 million was appropriated; for 1937-38, \$400 million; for 1938-39, \$360 million plus additional \$30 million made available by 1940 Treasury Department Appropriation Act; and for 1939-40, \$450 million.

³ Collections of improper payments made to claimants have been transferred to appropriation balance.

⁴ Represents investments in Treasury notes and cash with disbursing officer.

⁵ \$61,811 of interest earned during the first 6 months of 1937 was held as an appropriation balance until July 1937, at which time it was transferred to disbursing officer.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

of any previous quarter. These increased deposits reflect the large collections of unemployment compensation contributions by the States, which in turn are a direct result of increased pay rolls during the last quarter of 1939. State withdrawals amounted to only \$43.2 million during February, with the result that the balance in the State accounts increased \$110.5 million. Deposits in the railroad unemployment insurance account totaled \$869,000 during the month, while benefit payments amounted to \$1.7 million, decreasing the cash balance to the credit of the disbursing account to \$2.3 million.

Total assets of the unemployment trust fund during February increased \$109.7 million, bringing total assets to \$1,655.7 million. Investments increased \$103.0 million, raising total investments to \$1,640.0 million, and cash held at the end of the month amounted to \$15.7 million.

Earnings in Employment Now Covered by Old-Age and Survivors Insurance

Monthly estimates of earnings in employment covered by the old-age and survivors insurance program in the continental United States, which

were published in the March 1938 *Bulletin*, are presented here for January 1929–February 1940; these have been revised from the most recent income data of the Department of Commerce. The figures for covered earnings, shown in table 6, are derived by subtraction, that is, by estimating earnings in employment not covered by the old-age and survivors insurance program and deducting this amount from the total.

The revised series of earnings in covered employment is, like the first series, admittedly an approximation because of the inherent difficulties in adjusting income estimates to the special inclusions and exclusions under the old-age and survivors insurance program. It has not been possible to eliminate from covered wages three groups, namely, wages in excess of \$3,000 per year, the limit above which wages are not taxable; wages of individuals over 65 years of age whose wages were not taxable prior to January 1939; and wages in several excepted employments, for which allowances could not be made. Beginning with 1940, the figures are adjusted in line with the major changes in coverage under the 1939 amendments to include earnings of maritime and bank employees.

Table 4.—Status of the railroad retirement account for specified periods, 1939–40¹

Period	Appropriation balance on first of month	Transfers from appropriation to trust fund	Cancellations and repayments ²	Interest received by trust fund	3-percent special Treasury notes acquired ³	Deposits with disbursing officer for benefit payments	Benefit payments issued by disbursing officer ⁴	Cash with disbursing officer at end of month	Balance in trust fund at end of month
Cumulative through January 1939.....	\$29,343,692	\$230,803,720	\$96,849	\$1,410,821	\$77,200,000	\$164,900,000	\$140,703,657	\$18,802,397	\$211,516
1939									
February.....	29,343,692	0	411	—	0	0	9,043,924	9,756,472	211,928
March.....	29,343,692	18,000,000	1,735	—	0	18,000,000	9,109,816	18,648,655	213,663
April.....	11,343,692	0	14,642	—	0	213,663	9,172,496	9,689,832	14,642
May.....	11,343,692	93,692	2,100	266,301	-10,000,000	10,359,963	9,097,189	10,952,636	16,743
June.....	11,250,000	(⁵)	3,260	1,935,575	0	0	9,029,007	1,923,629	1,955,579
July.....	* 131,400,000	21,900,000	1,743	—	1,900,000	20,000,000	9,059,584	12,864,044	1,957,322
August.....	109,500,000	18,100,000	1,465	—	8,100,000	10,000,000	9,017,619	13,846,424	1,938,788
September.....	91,400,000	7,150,000	2,545	—	0	9,109,987	9,192,396	13,764,016	1,640
October.....	84,250,000	10,000,000	1,861	—	0	10,000,000	9,395,427	14,368,588	3,508
November.....	74,250,000	10,000,000	704	—	0	10,000,000	9,362,573	15,006,014	4,212
December.....	64,250,000	10,000,000	1,109	—	0	10,000,000	9,345,335	15,660,679	5,322
1940									
January.....	54,250,000	10,000,000	1,604	—	0	10,000,000	9,407,615	16,253,063	6,926
February.....	44,250,000	10,000,000	825	—	0	10,000,000	9,642,946	16,610,117	7,752
Cumulative through February 1940.....	34,250,000	346,047,412	133,161	3,612,698	77,200,000	282,583,644	260,579,582	16,610,117	7,752

¹ The railroad retirement account was created by the Railroad Retirement Act of 1937. An act approved July 1, 1937, appropriated to the account the unexpended balance of the \$46,620,000 appropriation for 1936-37 for benefit payments under the 1935 act, and provided that all benefits paid prior to July 1, 1937, be considered as having been made from the railroad retirement account. For this reason cumulative figures for cancellations and repayments, deposits with disbursing officer for benefit payments, and benefit payments issued by disbursing officer include operations under the 1935 act. Cents omitted from all figures. For monthly figures July 1936-January 1939 and for explanation of derivation of balance items, see the *Bulletin*, July 1939, p. 6, table 2.

² Includes checks canceled by the General Accounting Office and repayments on account of improper payments to claimants. Checks returned to disbursing officer and canceled by him are not included. (See footnote 4.) Cancellations and repayments are treated as additions to trust fund.

³ Minus item represents sale of notes.

⁴ On basis of checks issued by disbursing officer less checks canceled by disbursing officer, total benefit payments through February 1940 are \$8.8 million less than total on basis of vouchers certified to the Secretary of the Treasury for payments, as shown on p. 67, table 1, since checks drawn by disbursing officer as of first of month are certified to the Secretary of the Treasury and encumbered on books of the Railroad Retirement Board in latter part of preceding month.

⁵ Transfer of \$3,720 balance from 1935 act appropriation shown on Daily Statement of the U. S. Treasury in June was taken account of in fiscal year 1937-38 on books of the Railroad Retirement Board.

⁶ Includes appropriation of \$129,150,000 for 1939-40.

Source: Railroad Retirement Board, Bureau of General Control, Division of Finance.

Estimated covered earnings represent a varying proportion of total earnings. In the 11-year period the highest percentage, 76 percent in August 1929, was followed by a decline to 65 percent in January 1934 and an increase to 73 percent in August 1937. In February 1940 the ratio was 72 percent. Because of the large proportion of the total represented by covered earnings, the indexes for these two groups show a close correspondence in direction and range of movement.

Marked cyclical changes are evident in all three indexes in chart II, although relatively not so noticeable in noncovered earnings. This difference may reflect the fact that comparatively stable employments, such as in railroad transportation and in Federal, State, and local governments, are among the noncovered groups. The marked seasonal pattern in noncovered earnings may reflect lack of earnings during the summer vacation for persons in educational institutions and during the winter for agricultural workers.

Chart I.—Wages and salaries of all employees and of employees in covered and noncovered employment under the old-age and survivors insurance provisions of the Social Security Act, by months, January 1929–February 1940

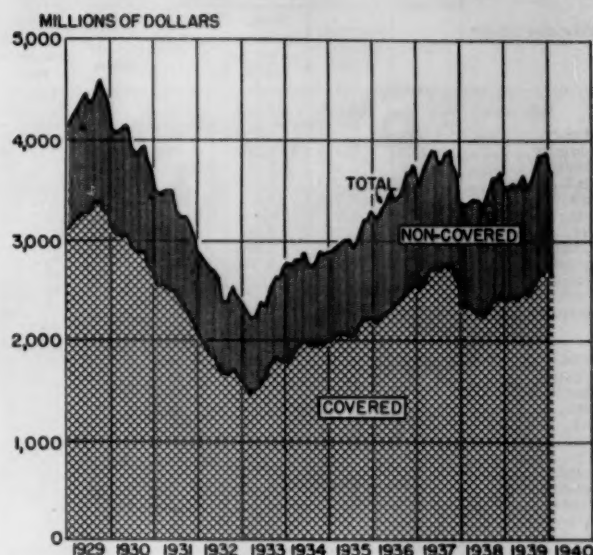


Table 5.—Status of the unemployment trust fund,¹ for specified periods, 1936–40

[In thousands]

Period	Total assets at end of period	Certificates of indebtedness acquired ²	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest received ³	Withdrawals	Balance at end of period	Transfers from State accounts	Deposits	Benefit payments	Balance at end of period
Cumulative through February 1940.....	\$1,655,658	\$1,640,000	\$15,658	\$2,600,637	\$62,208	\$920,636	\$1,648,210	\$783	\$15,363	\$8,695	\$7,450
Fiscal year:											
1936-37.....	312,380	293,388	94	291,703	2,737	1,000	312,380				
1937-38.....	884,247	859,705	12,247	747,660	15,172	190,975	884,247				
1938-39.....	1,280,539	395,000	13,539	811,251	26,837	441,795	1,280,539				
8 months ended:											
February 1938.....	742,798	421,870	8,633	465,002	5,867	41,000	742,798				
February 1939.....	1,201,885	313,000	16,885	589,273	11,991	283,626	1,201,885				
February 1940.....	1,655,658	373,000	15,658	637,165	17,371	286,866	1,648,210	\$783	15,363	8,695	\$7,450
1939											
February.....	1,201,885	111,000	16,885	148,330	0	36,008	1,201,885				
March.....	1,192,019	0	7,019	33,964	74	43,905	1,192,019				
April.....	1,184,600	-13,000	12,600	33,523	88	41,030	1,184,600				
May.....	1,280,600	108,000	9,600	137,081	0	32,081	1,280,600				
June.....	1,280,539	-13,000	13,539	17,400	14,683	41,153	1,280,539				
July.....	1,296,804	-14,000	43,804	42,648	15	41,581	1,281,620	\$253		69	\$15,184
August.....	1,410,448	129,000	28,448	154,173	0	39,754	1,396,039	\$91		865	14,410
September.....	1,383,531	-19,000	20,531	12,748	104	38,497	1,370,393	0		1,271	13,139
October.....	1,413,866	7,000	43,866	54,027	35	22,859	1,401,596	\$255		1,124	12,270
November.....	1,528,227	142,000	16,227	143,224	0	28,607	1,516,213	0	622	877	12,015
December.....	1,534,784	-3,000	15,784	14,537	114	30,899	1,499,965	0	13,851	1,046	24,820
1940											
January.....	1,545,997	28,000	8,997	62,092	17,103	41,492	1,537,698	\$184	21	1,694	\$8,331
February.....	1,655,658	108,000	15,658	153,718	0	43,176	1,648,210	0	869	1,749	7,450

¹ Beginning July 1939, unemployment trust fund contains a separate book account for railroad unemployment insurance account in which are held moneys deposited by the Railroad Retirement Board and from which the Secretary of the Treasury makes unemployment benefit payments as certified by the Railroad Retirement Board. The trust fund continues as heretofore separate accounts for each State agency in which are held all moneys deposited from State unemployment funds and from which State agencies withdraw amounts as required for benefit payments.

² Minus figures represent sale of certificates.

³ Includes interest received on redeemed Treasury certificates.

⁴ These amounts were certified by the Social Security Board to the Secretary of the Treasury, on behalf of the State of Connecticut for payment into railroad unemployment insurance account in accordance with sec. 13 of the Railroad Unemployment Insurance Act.

⁵ \$15 million was advanced by the Treasury to railroad unemployment insurance account in July 1939 pursuant to sec. 10 (d) of the Railroad Unemployment Insurance Act, and was repaid during January 1940.

Source: Dally Statement of the U. S. Treasury.

Table 7.—Estimated amount and index of wages and salaries of all employees and of employees in employment covered and not covered by the old-age and survivors insurance provisions of the Social Security Act, in the continental United States, by months, January 1929–February 1940 ¹

[Dollar amounts in millions; index based on monthly average of 1929=100]

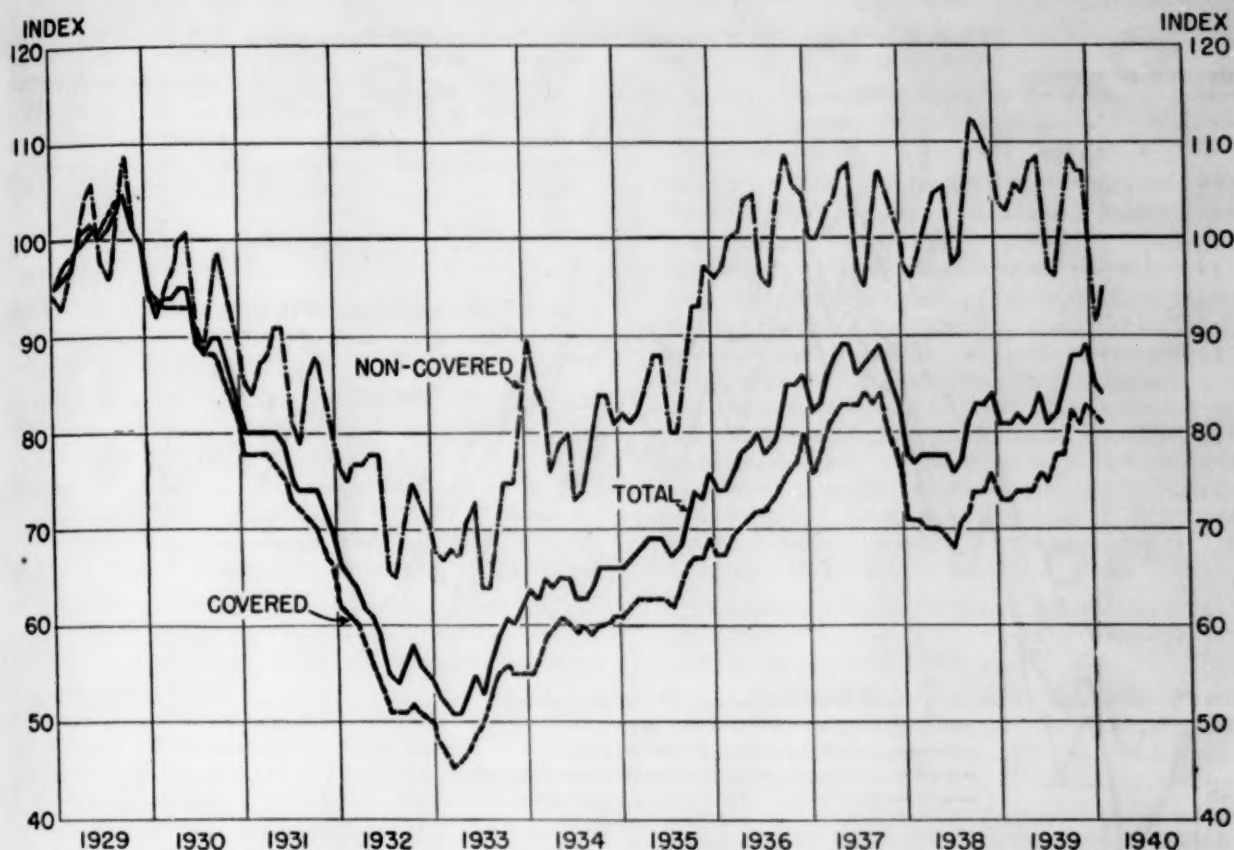
Year and month	Amount of wages and salaries			Index of wages and salaries ²		
	Total	Covered employment	Non-covered employment	Total	Covered employment	Non-covered employment
1929 total	\$52,352	\$39,316	\$13,036	100	100	100
January	4,131	3,106	1,025	95	95	94
February	4,173	3,166	1,007	96	97	93
March	4,249	3,201	1,048	97	98	97
April	4,317	3,237	1,080	99	99	99
May	4,407	3,278	1,129	101	100	104
June	4,443	3,297	1,146	102	101	106
July	4,358	3,298	1,060	100	101	98
August	4,407	3,361	1,046	101	103	96
September	4,510	3,396	1,114	103	104	103
October	4,596	3,411	1,185	105	104	109
November	4,419	3,301	1,118	101	101	103
December	4,342	3,264	1,078	100	100	99
1930 total	47,770	35,424	12,346	91	90	94
January	4,123	3,097	1,026	94	95	94
February	4,076	3,075	1,000	93	94	92
March	4,092	3,063	1,029	94	93	95
April	4,114	3,063	1,051	94	93	97
May	4,150	3,061	1,089	95	93	100
June	4,129	3,037	1,092	95	93	101
July	3,915	2,929	986	90	89	91
August	3,849	2,890	959	88	88	88
September	3,924	2,891	1,033	90	88	95
October	3,941	2,864	1,077	90	87	99
November	3,778	2,757	1,021	87	84	94
December	3,680	2,697	983	84	82	91
1931 total	40,044	28,934	11,110	76	74	85
January	3,481	2,556	925	80	78	85
February	3,469	2,561	908	80	78	84
March	3,501	2,559	942	80	78	87
April	3,499	2,540	959	80	78	88
May	3,499	2,516	983	80	77	91
June	3,467	2,474	993	79	76	91
July	3,285	2,400	885	75	73	81
August	3,211	2,356	855	74	72	79
September	3,238	2,320	918	74	71	85
October	3,233	2,277	956	74	70	88
November	3,120	2,209	911	72	67	84
December	3,041	2,166	875	70	66	81
1932 total	31,071	21,500	9,571	59	54	73
January	2,884	2,044	840	66	62	77
February	2,822	2,006	816	65	61	75
March	2,785	1,952	833	64	60	77
April	2,717	1,886	831	62	58	77
May	2,676	1,830	846	61	56	78
June	2,590	1,748	842	59	53	78
July	2,394	1,678	716	55	51	66
August	2,361	1,660	701	54	51	65
September	2,461	1,687	774	56	51	71
October	2,527	1,709	818	58	52	75
November	2,451	1,660	791	56	51	73
December	2,403	1,640	763	55	50	70
1933 total	29,082	19,896	9,186	56	51	70
January	2,310	1,575	735	53	48	68
February	2,271	1,545	726	52	47	67
March	2,217	1,479	738	51	45	68
April	2,232	1,503	729	51	46	67
May	2,309	1,543	766	53	47	71
June	2,389	1,600	789	55	49	73
July	2,334	1,641	693	53	50	64
August	2,443	1,745	698	56	53	64
September	2,577	1,810	767	59	55	71
October	2,659	1,842	817	61	56	75
November	2,617	1,804	813	60	55	75
December	2,724	1,809	915	62	58	84
1934 total	33,811	23,301	10,510	65	60	81
January	2,772	1,794	978	64	55	90
February	2,764	1,857	907	63	57	84
March	2,820	1,924	896	65	59	83
April	2,798	1,968	830	64	60	76
May	2,854	1,991	863	65	61	79
June	2,851	1,979	872	65	60	80
July	2,742	1,944	798	63	59	73
August	2,757	1,954	803	63	60	74
1934—Contd.						
September	\$2,792	\$1,932	\$860	64	59	79
October	2,896	1,981	915	66	60	84
November	2,873	1,964	909	66	60	84
December	2,892	2,013	879	66	61	81
1935 total	36,513	25,262	11,251	70	65	86
January	2,886	1,992	894	66	61	82
February	2,919	2,044	875	67	62	81
March	2,963	2,072	891	68	63	82
April	3,005	2,080	925	69	63	85
May	3,024	2,066	958	69	63	86
June	3,029	2,069	960	69	63	86
July	2,913	2,044	899	67	62	80
August	2,963	2,093	870	68	64	80
September	3,099	2,161	938	71	66	86
October	3,208	2,200	1,008	74	67	93
November	3,202	2,189	1,013	73	67	93
December	3,302	2,252	1,050	76	69	97
1936 total	41,669	28,437	13,232	80	73	102
January	3,227	2,183	1,044	74	67	96
February	3,245	2,193	1,052	74	67	97
March	3,337	2,255	1,082	76	69	100
April	3,394	2,294	1,100	78	70	101
May	3,453	2,324	1,129	79	71	104
June	3,497	2,353	1,144	80	72	105
July	3,400	2,359	1,041	78	72	96
August	3,436	2,403	1,033	79	73	95
September	3,555	2,430	1,125	81	74	104
October	3,689	2,505	1,184	85	76	109
November	3,688	2,532	1,156	85	77	106
December	3,748	2,606	1,142	86	80	108
1937 total	45,258	31,903	13,355	86	81	100
January	3,875	2,491	1,084	82	76	100
February	3,642	2,556	1,086	83	78	100
March	3,762	2,639	1,123	86	81	103
April	3,822	2,660	1,162	88	82	104
May	3,890	2,724	1,166	89	83	107
June	3,890	2,725	1,174	89	83	106
July	3,757	2,708	1,049	86	83	97
August	3,792	2,757	1,035	87	84	95
September	3,846	2,735	1,111	88	83	102
October	3,900	2,742	1,158	89	84	107
November	3,737	2,607	1,130	86	80	104
December	3,636	2,529	1,107	83	77	102
1938 total	41,557	28,093	13,464	79	72	104
January	3,394	2,330	1,065	78	71	97
February	3,376	2,332	1,044	77	71	96
March	3,400	2,318	1,082	78	71	100
April	3,415	2,306	1,109	78	70	102
May	3,413	2,278	1,135	78	70	105
June	3,414	2,258	1,156	78	69	106
July	3,296	2,244	1,052	76	68	97
August	3,379	2,315	1,064	77	71	98
September	3,525	2,368	1,157	81	72	107
October	3,639	2,417	1,222	83	74	113
November	3,634	2,429	1,205	83	74	111
December	3,672	2,489	1,183	84	76	109
1939 total	43,773	30,130	13,643	84	77	105
January	3,525	2,394	1,131	81	73	104
February	3,522	2,403	1,119	81	73	103
March	3,575	2,427	1,148	82	74	106
April	3,550	2,405	1,145	81	73	105
May	3,598	2,427	1,171	82	74	108
June	3,665	2,478	1,187	84	76	109
July	3,516	2,450	1,057	81	75	97
August	3,590	2,514	1,046	82	77	96
September	3,692	2,569	1,128	85	78	103
October	3,858	2,670	1,188	88	82	109
November	3,834	2,668	1,166	88	81	107
December	3,878	2,716	1,162	89	83	107
1940						
January	3,721	2,732	989	85	83	91
February	3,682	2,647	1,035	84	81	95

¹ Wages and salaries represent cash remuneration, tips, and payment in kind, including work-relief wages. Amount of wages and salaries in covered and noncovered employment estimated by the Social Security Board; based on total figures published by the Department of Commerce in *Survey of*

Current Business, Vol. 19, No. 10 (October 1939), pp. 15-16, and subsequent issues.

² Not adjusted for seasonal variation. Index for total therefore differs from that published by the Department of Commerce.

Chart II.—Index of wages and salaries of all employees and of employees in covered and noncovered employment under the old-age and survivors insurance provisions of the Social Security Act, by months, January 1929–February 1940



Up to 1933 the three series tend to spread apart but since then have maintained a fairly constant relationship, although at different levels. Earnings in noncovered employment have been, since 1936, at a level somewhat above the 1929 average. Both the other indexes have been below the 1929 level throughout the period. The steady increase in earnings from the 1933 low was interrupted by a decline in 1937–38. By the end of 1939, however, earnings had reached the highest point attained in 1937.

Additional types of income such as social insurance and relief payments, which enter the stream of purchasing power, affect employment and pay rolls and make accurate predictions of taxable earnings difficult. Certain general economic indexes currently available, however, suggest the present trend of covered earnings, and consequently tax collections. For example, the decline in the adjusted Federal Reserve index of industrial production from 128 in December to 119 in Jan-

uary, and to 109 in February, was accompanied by a decline in the Federal Reserve Board adjusted index of factory employment, most of which is covered by the social security program. This latter index was at 104.6 in December, 103.9 in January, and 102.2 in February. The Bureau of Labor Statistics unadjusted index of factory pay rolls declined more than the employment index, because in a time of general industrial contraction pay rolls and hours of work are usually cut before workers are discharged. On the basis of these indexes, it may be expected that the index of covered earnings will also fall off to some degree for the first quarter of 1940, and pay-roll taxes will decline proportionately in the following quarter.

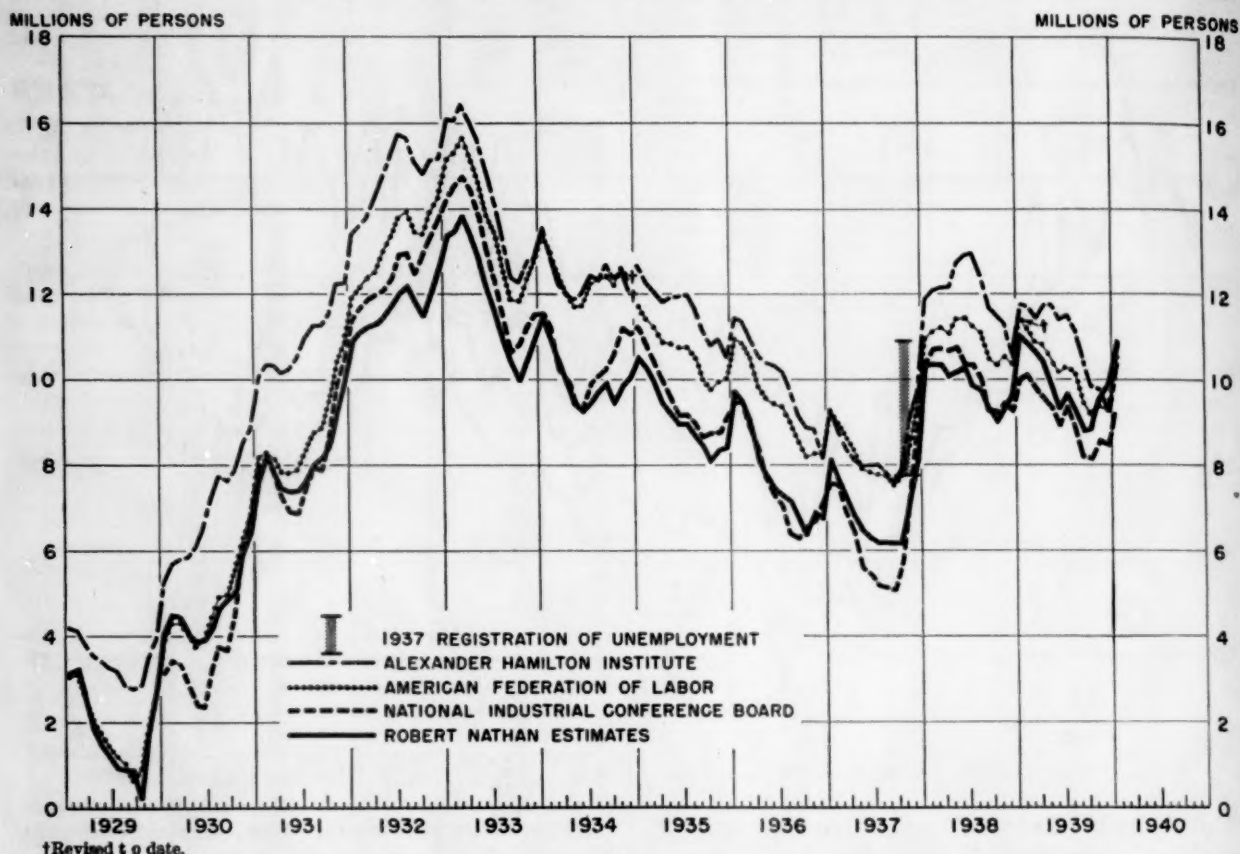
Unemployment Estimates

The four estimates of unemployment, shown in chart III, indicate substantial increases for January, reflecting the decline in production and employment, intensified by the usual seasonal

reaction in agriculture. The chart shows the revised American Federation of Labor estimates for 1939. In spite of the recent increase in unem-

ployment indicated by all four series, the estimates for January 1940 are lower than those for January 1939.

Chart III.—Estimates of unemployment, January 1929–January 1940



RECENT PUBLICATIONS IN THE FIELD OF SOCIAL SECURITY

SOCIAL SECURITY BOARD

U. S. SOCIAL SECURITY BOARD. *Benefit Series, Unemployment Compensation Interpretation Service*. Monthly, with semiannual cumulative indexes. Washington: U. S. Government Printing Office. \$5 per year. (Vol. 1 (Nos. 1–6) \$1; 20 cents per single number. Vol. 2 (Nos. 1–12) \$2; 20 cents per single number.)

The *Benefit Series* of the Unemployment Compensation Interpretation Service is a monthly indexed compilation of selected State decisions, opinions, and interpretations on appealed claims for unemployment benefit rendered under State unemployment compensation laws. The cases are arranged by the following topics, which list in alphabetical order the principal legal conditions under which benefits are granted or denied in the various jurisdictions: Able and Available; Labor Dispute; Misconduct; Procedure; Suitable Work; Total and Partial Unemployment; Volun-

tary Leaving; and Miscellaneous. This last heading includes such topics as receipt of other compensation, seasonal employment, and special problems in the determination of wage credits for benefit purposes. The material is thoroughly indexed so that all the decisions given under a single statutory provision, such as discharge for misconduct, and all single decisions involving a common factual situation, such as company or trade-union rules, may be easily located and compared.

Decisions from all States are included; however, only those decisions are selected for publication which establish new principles and policies in the work of each State. Included are benefit decisions made by the courts and by the appeal tribunals, referees, examiners, unemployment compensation commissions, and boards of review of the various States, and, secondly, opinions of attorneys general and commission interpretations regarding benefit provisions. The full text of each decision is reprinted, except for

identifying information, calculation of the weekly benefit amount, and purely formal material.

Publication of the *Benefit Series* for official use began in November 1937, and subscriptions are now open to the public, beginning with volume 3, number 1, the issue for January 1940. A limited number of copies of the first two volumes are also available from the Superintendent of Documents. The service is expected to be of use to workers and union officials preparing appeals, to employers, to attorneys handling such matters, and to others interested in industrial relations and labor and administrative law.

GENERAL

BION, FRANCIS H. *What Will Social Security Mean to You?* 5th ed. Cambridge, Mass.: American Institute for Economic Research, 96 pp.

Includes a somewhat detailed study of the relation of the Social Security Act Amendments to individual insurance and group retirement plans.

BROWN, J. DOUGLAS. "Economic Problems in the Provision of Security Against Life Hazards of Workers." *American Economic Review*, Menasha, Wis., Vol. 30, No. 1, Part 2, Supplement (March 1940), pp. 61-67.

CONFERENCE ON RESEARCH IN NATIONAL INCOME AND WEALTH. *Studies in Income and Wealth*. Vol. 3. New York: National Bureau of Economic Research, 1939. xxiii, 479 pp.

The first two volumes of this series discussed problems of defining and measuring the total national wealth and income. The papers in volume 3 are concerned with such factors as distribution of the national totals among various groups, the nature of saving, and the value of commodities as compared with the value of services. Of special interest to the student of social security are the following articles: "Some Problems Involved in Allocating Incomes by States," by Robert R. Nathan, and "Income and the Measurement of the Relative Capacities of the States," by Paul H. Wueller.

FÉRAUD, LUCIEN. *Actuarial Technique and Financial Organization of Social Insurance; Compulsory Pension Insurance*. Geneva: International Labor Office, 1940. vii, 568 pp. (Studies and Reports, Series M (Social Insurance), No. 17.)

A detailed comparative analysis of the financial organization of compulsory invalidity, old-age, and survivors insurance systems in Belgium, Czechoslovakia, France, Germany, Great Britain and Northern Ireland, and Italy. The several systems are dealt with in a series of monographs, each of which includes: (1) Demographic elements (biometric tables, data concerning the insured population and changes in that population, etc.); (2) financial elements (contributions, State aid, benefit, administrative expenses, etc.); (3) the financial system proper (i. e., financial equilibrium and stability); and (4) financial administration (i. e., investment of funds, organization of actuarial and financial control, and statistical methods employed for recording results). A general introduction analyzes, from the financial and

technical point of view, the fundamental characteristics of the several systems. The work is important not only as a technical analysis of principles of social insurance, but also as a source of recent data on such factors as coverage, total and individual contributions, total and average benefits, and administrative costs.

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